

Record levels
PAGE 7



Atwood's Payback
PAGE 9



Mrs. Luther
PAGE 12

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Christian work ethic vs student loans
PAGE 20

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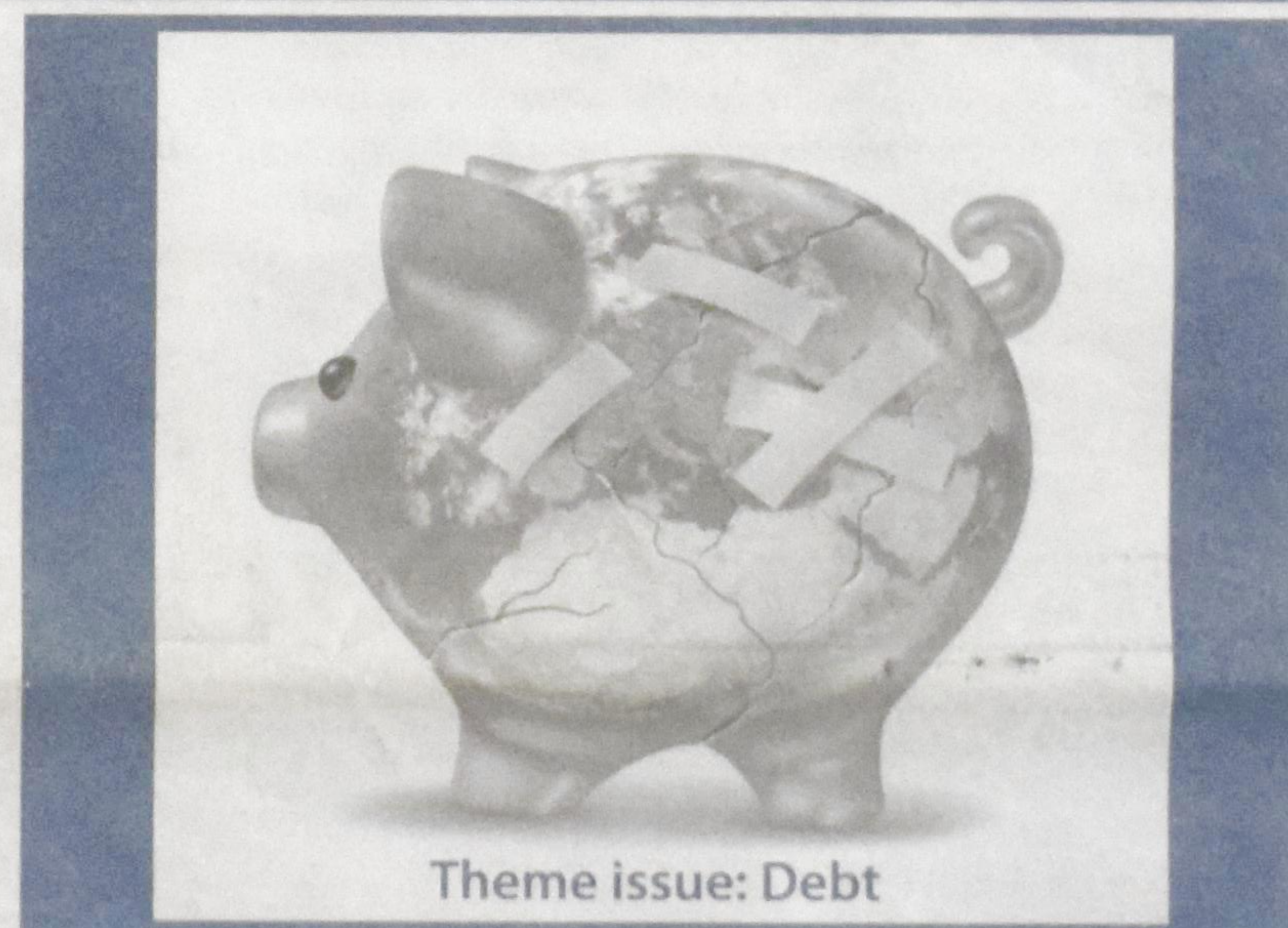
Finding a balance

Working toward a truthful relationship with Canadian First Nations



Chief Atleo reinstated for a three-year term.

Another debt on the table is that of land – one which has been hardly addressed by the federal and provincial governments. During the settlement of Canada, the British Crown entered into treaties between First Nations and non-Aboriginal people. These treaties were meant to establish peaceful relations between all nations; however, most of those treaties have since been neglected by the Canadian government. Former decrees have been sidelined by the government, thereby compromising the well-being of First Nations communities. The ongoing Haldimand dispute over 40 hectares in Caledonia, Ont.,



Theme issue: Debt

which was highlighted by the media in 2006, is only one example of the conflict between First Nations and non-Aboriginal people across the country.

Officially excluded

In addition to defending land claim rights, First Nations must also fight to protect their rights to
See Finding a balance on p.2

Hendrik Vlaar

First Nations chiefs across Canada recently re-elected Shawn Atleo as the national chief of the Assembly of First Nations (AFN). This indicates the chiefs' support of Atleo's inclination to work with, rather than butt heads against, the Canadian government. As Atleo enters a second term as national chief, Ottawa continues to deal with the debts it owes the First Nations. If a ledger sheet could show what the Canadian government still owes its First Nations people, it would have an outstanding balance in five areas: Residential Schooling System (RSS) payments, land claims, natural resource claims, education reform and – perhaps most importantly – respect.

The RSS Settlement Agreement, which provides the funding for the Truth and Reconcilia-

tion Commission, has its critics. Guy Freedman, president of First Peoples Group, a fully-Aboriginal owned and operated consulting firm, questions the way individuals abused through the RSS are being compensated. "One hundred and fifty thousand First Nations, Métis and Inuit children were forced to attend Indian Residential Schools. The average settlement for someone that attended one of these schools is \$27,000, based on a \$10,000 Common Experience Payment along with \$3,000 per year attended." This is problematic, says Freedman, as a U.S. case involving children abused by Roman Catholic priests awarded settlements worth approximately \$1,000,000 per child. "I ask the question: why are Aboriginal kids in Canada worth \$12,000 and kids in Los Angeles worth a million dollars? That's a hard one for me to process."

Eurodebt crisis: the madness continues



Italian students clashed with police to protest spending restraints.

Mike Wevers

The soccer-mad fans of Europe have left the fields of battle

for their native lands, where the struggle continues to salvage the Euro for the Eurozone's 17 member

states. Spain's red machine claimed European football supremacy on Kiev's pitch, easily vanquishing Italy's Azura 4-0 in the final. Both nations, however, perform much better on the soccer field than in the global economy. In poor economic performance, their Eurozone partner, Greece, takes the lead. It is fortunate for these economic under-performers that even though Germany did not reign at the Euro-cup, it continues to be the economic powerhouse on the continent.

Germany leads the way

While Greeks continued to take to the streets throughout September to protest the austerity measures needed to remain in the Eurozone, the German court gave the green
See Eurodebt crisis on p.2

News

Finding a balance *continued*

the natural resources on their traditional lands. François Arcand, an Ottawa resident with a mixed First Nations background, notes that Victor Mine, the De Beers diamond mine west of Attawapiskat, Ontario, is another example of non-Aboriginal entities disregarding First Nations' rights.

"Right now, there are Canadian diamond mines up north, and [the Aboriginal people] are getting a trickle. It's the Ontario government that should be getting a trickle [of the royalties], and they should be getting the majority."

While militant youth and long-suffering leaders fight for the rights of their communities, another battle is being waged in the way of education reform.

"Métis people know what it's like to be excluded," says Freedman. "I know what it's like to not have positions of power in schools." He says that this debt of respect can be paid by including curriculum that acknowledges the role Aboriginal peoples played in Canada's founding. "There is curriculum that exists now that should be mandated across the country, so that when you grow up as a kid in this country you realize how this country was really founded. It's not a pretty picture, but at least it would be accurate."

The provinces and territories have been quite receptive to the concept of additional curriculum. In fact, the North-



De Beers' only Ontario diamond mine, 90 km west of Attawapiskat.

west Territories and Nunavut mandated the curriculum input this month. Earlier this year, Ottawa and the AFN agreed to work jointly on reforming the Aboriginal education system. After months of work, however, the Ottawa proposal was rejected by First Nations leaders on October 3. Despite the pressing need for reform, Atleo revealed that it was leading a "one-size-fits-all" system that failed to account for the unique and differing rights of First Nations communities across the country.

Broken relationships

This rejection highlights once more how Crown/First Nations treaties are discounted during the policy making process. "There are treaty rights and Aboriginal rights rooted in the Constitution that have been abrogated throughout Canadian history," says Mike Hogeterp, Director of the Christian Reformed Centre for Public Dialogue. "The result has been the profound and tragic oppression of Indigenous Peoples and cultures – with all that entails for their communities." While attempts from Ottawa to correct those oppressions are welcomed, First Nations, Métis and Inuit are showing themselves unwilling to compromise their integrity; instead, they continually voice the rights they were given during the founding of the country.

While the RSS Settlement payments are in progress, still

deeper debts require attention – debts like respect and acknowledgement. The RSS is only one side of a multi-faceted history of disregard, and in many cases, oppression, toward First Nations, Métis and Inuit. In answering a question about how the everyday Canadian can repay the debt owed across the country, Hogeterp says, "A critical first part... is recognizing that our lives today are tied to a historical context, and that the actions of our forbearers 50, 200 or 500 years ago do have implications for the way we live... Respectful understanding of our broken relationships in history gives fresh insights on the contemporary realities."

Hogeterp's sentiment is echoed by First Nations, Métis and Inuit across the country who advocate for non-Aboriginal people to recognize the history of Canada as one shared between equal peoples. All the issues outlined above come down to one, foundational thing: that all Canadians recognize the rightful place of, and give value to, the First Nations, Métis and Inuit in Canada. "The recognition," says Arcand, "is really, really important."

Hendrik Vlaar is an alumnus of Redeemer University College who studied Political Science, History and Religious Studies. He has recently moved to Ottawa, and looks forward to eating maple-syrup-covered snow during the city's Winterlude Festival.



Alicia Hamelin plays a young Cree placed in the RSS in the film *We Were Children* (2012).

Eurodebt crisis *continued*

light for its parliament to proceed with the Euro bailout. The Constitutional Court gave Angela Merkel two gifts. It said that the Bundestag could ratify the decision to establish a European Stability Mechanism (ESM), which is to make 500 billion Euro available to rescue Eurozone partners and bolster the Euro. As a second gift, the German court limited the liability to which the German people will be exposed, capping the German contribution at 190 billion Euro, which was a direct response to widespread concerns that the German economy would be dragged down by the Eurozone laggards. Any decision to exceed that cap must be approved by the Bundestag.

The German court decision is pivotal in dealing with the Eurodebt crisis. The ESM's first order of business may be the Greek government's request that it be given some breathing room in implementing the austerity measures necessary to obtain ESM assistance. As a possible show of support for Greece's pro-Europe government, Chancellor Merkel went to Athens to visit Prime Minister Antonis Samaras in early October. Greece is desperate for some support, as it may be out of cash by the end of November. It will need a bailout to establish some liquidity, or Greek bondholders will have to massively write down their holdings, throwing both Greece and other countries holding that debt into further crisis. It is a downward spiral that will only be avoided by reining in Greek spending, as difficult as that may be.

Waiting in the wings is Spain, whose economy continues to sputter. The country's Finance Minister believes that since Spain is making significant progress, an ESM bailout may not be necessary. However, the newly appointed Governor of the Bank of Spain doesn't share that optimism, indicating that Spain's 2013 deficit will be higher than anticipated. Regardless of who may be correct, all agree



As Germany's leader, Merkel casts a long shadow in European politics.

Spain's economy needs to recover to reduce unemployment, especially of its youngest workers.

In early October, Italian students vehemently voiced that they are paying a heavier price than those in secure jobs. They clashed with Azure-helmeted police to protest Prime Minister Mario Monti's spending restraints. The seed of unrest lies in Italy's 35 percent youth unemployment rate, three times the national average.

United Kingdom looks on in relief

The United Kingdom, viewing most of this unrest from across the Channel, basks in the afterglow of the successful London Olympics, led by a monarch reigning in her Diamond Jubilee year and apparently at the height of her popularity. While James Bond ushered her into the Olympic Stadium securely, the British pound sterling is doing quite

well without such help!

Indeed, Britain's comfort and distance from the Eurozone's crisis was secured some 22 years earlier when then Prime Minister Margaret Thatcher's government refused to extinguish the pound sterling as the country's currency. Thatcher recognized that joining a single currency would require surrendering monetary policy to Brussels, and thereby surrendering significant power to manage the country's own economy. She feared that economic and monetary union was the backdoor to further political union. Indeed, this very prospect still lies at the heart of the Eurozone struggle. Greece, Spain and Italy want the benefits of a single currency, but resist surrendering their monetary policy management.

America... another crisis on the way?

While the outcome of last year's debt ceiling crisis avoided a United States default, it remains a subtext of the Presidential election campaign. In fact, a potential crisis may welcome the newly re-elected, or elected, President early in his mandate as the \$16.4 trillion limit is reached early in 2013. (Yes, that is trillion!)

It is amazing what heights government spending now reaches in the United States. Watching the first presidential debate brought to mind an oft cited, but not necessarily accurate, quote of the late Senator Everett Dirksen: "a billion here, a billion there, pretty soon, you're talking real money." It was a quote that hung in our Treasury Board budget office in Alberta, reminding all budget analysts of how easily unchecked spending could grow. It was something on which to reflect as both candidates threw around trillion dollar figures without raising an eyebrow, and using the numbers like they

See Eurodebt crisis on p.3

Column

From the Lab

Rudy Eikelboom



Impulse control



The theme of this issue is debt. One factor responsible for some of our irrational debt (I am going to assume that house mortgages are good debt) are impulse purchases. For example, I just have to have that Apple iPad 2, despite having several other computers. I can justify why it is necessary (I need to learn about Mac technology), but clearly this kind of justification involves a large degree of rationalization.

Psychologists have studied why impulse purchases are so difficult to resist.

Every behaviour or outcome has a value, whether implicit or explicit. A university degree costs a lot, but it is deemed to be well worth the cost in terms of the long-term outcome for the student. Socializing with friends builds up connections and is rewarding, but is probably of less value than a university degree. A car is a source of convenient transportation, more expensive than public transportation, but the value of a car is usually more than the ease of transportation. We are willing to pay more for a "better" car, but people differ in what they think "better" means.

But in addition to the value of an item or behaviour, we need to consider the time until the reward is received. Items received far in the future have less value than items that will be achieved immediately. Would you rather have five dollars today or wait two weeks and get \$10? What if you had to wait six months for the \$10? Delayed rewards are discounted. As we get closer in time to the item or event, its value increases to its final value. The increase in value is an upwardly curved function; the closer the reward is, the larger the increase in its value. We see this principle clearly at Christmas; children get very excited as the day approaches and behave better the closer they are to the gifts. The salvation represented by our Lord's birth is central to Christmas, but that event is far in the future compared to this year's gifts, which are more immediate.

Students come to university with every intention of doing well in their courses. "I will work hard and apply myself to my studies" is a real and honourable intention of many students at the beginning of the year. In the middle of the term, however, the immediate rewards of going out for an evening with one's friends are much higher than the value of working for an "A" on an assignment due in two weeks.



How long would you resist?

You can always work on the assignment tomorrow. So the immediate value of going out trumps the value of staying home and working. If this impulse decision gets repeated, the "A" will not happen.

Good things come . . .

One very famous psychology experiment, done at Stanford in 1972 by Walter Mischel and associates, explored children's ability to defer eating a marshmallow. The children (aged four to six) were left in a room with a favourite snack on the table: a marshmallow. They were told that if they did not eat the snack for 15 minutes, they would get two snacks to eat. Some children were able to resist, some were only able to resist for a while, and others ate the snack as soon as the researcher left the room. The children who resisted engaged in other activities in the 15 minutes; they covered their eyes, turned around, did other things to bridge the time. What makes this study especially interesting is that follow-up studies of these children reveal that those who had good impulse control in the initial experimental did much better later in school and were described by their peers as more competent. It seems that the ability to delay gratification is associated with later success. Impulse control seems to be a reasonably stable personality characteristic.

This study is helpful

for another reason: if you are faced with an impulse control situation, copy the successful children. In other words, engage in behaviour that takes you out of the situation. If you have turned off your phone so your friends cannot contact you, then you are more likely to stay home and work on that paper.

One of the petitions of the Lord's Prayer speaks to this: "Lead us not into temptation." If I had stayed away from the Apple store and website, I might not have bought my iPad 2.

Rudy Eikelboom (reikelboom@wlu.ca), who is enjoying his iPad, is a member of the Waterloo CRC and Chair of the Psychology Department at Wilfrid Laurier University.

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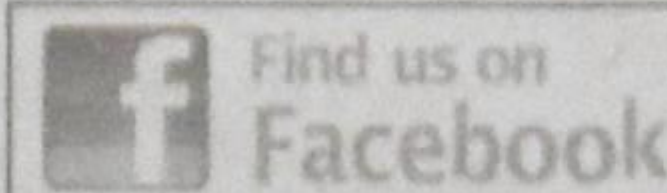
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Eurodebt crisis *continued*

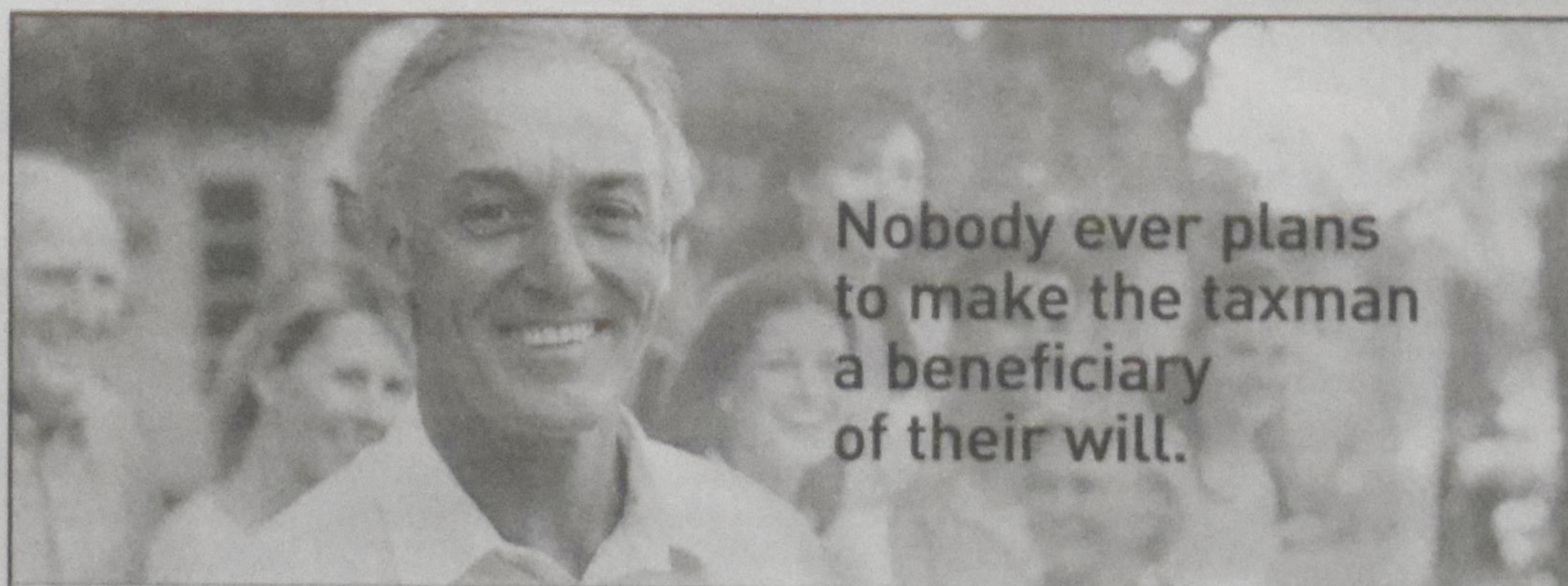
were well-understood household references. The 2012-13 United States budget calls for \$3.8 trillion dollars in spending, with projected revenue of \$2.9 trillion and consequently a \$900 billion deficit. So when the candidates talk about trillions of dollars in taxes, tax cuts and spending, they are using multiple-year figures. Republicans and Democrats agree that annual deficits of nearly \$1 trillion are unsustainable, but they are far from agreement as how to ratchet debt growth down. Most assuredly, though, if the U.S. is to avoid the morass of Europe, the incumbent President will have to deal with it sooner than later.

Canada quietly contented

Canada remains a bastion of economic tranquility in a smouldering world. The Government and the Bank of Canada continue their harmonious economic management. It is primarily two-pronged: easy money access by keeping interest rates low in the face of a world drifting into recession, while keeping a careful watch on inflation at a steady target of two percent. Even the election of a separatist government in Quebec, albeit in a minority, did little to upset the Canadian money markets and economy. That said, Canada's debt to GDP ratio is still high, according to world standards.

In terms of international football, we may not be able to field a team to reach the World Cup in 2014, but a team of Canadian women won our hearts, and a bronze medal, at the London Olympics. It has been good year for Canada. Let's all give thanks for that.

Mike Wevers spent the Thanksgiving weekend with family in Edmonton celebrating God's goodness. This article continues themes introduced in Christian Courier, July 9: Euromadness.



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MP1124 (03/2012)

Editorials

Trust at a time of risk



Grace Miedema

This is one scary ride. After a whole year of watching our daughter pound the pavement, looking for work, hopefully using all that great Christian university education she has collected, she found she was still grossly under-employed. With a passion for missions that empower women, she managed to work for two months with a downtown mission agency doing data entry during the giving season, landed a job as a part-time relief worker in a caring profession, and another part-time position as a sort of personal support worker with a private company.

Many interviewers said, "You're just what we're looking for," and then they didn't hire her. All this left her with about six shifts a month in one job, and one hour of work from six to seven a.m. Four days per week in the other. There was just enough to cover the rent for one room in a house full of students, followed by monthly decisions of whether she could afford a bus pass or not, mooching rides and meals, and very little for paying off those student loans.

With a strong desire to launch into adulthood, independent of parental meddling, she was eager to build relationships with young friends in the city, rather than try for employment in the small town where we live. The university grad jobs are in the city, right? But as prospects dimmed under the bright lights, and the variety of characters came alive for her in our town, the possibility of obtaining work through "whom you know" seemed like a sensible course of action. That idea of getting a job through whom you know, rather than what you know, seems like an injustice to the poor, who often don't know the right people, but as she was slowly sliding into that class of poverty the need for survival kicked in.

'Fear not'

In the constant search for gainful employment we asked the mail carrier one morning, "Know of any jobs here in this town?" She said, "Let

me think." Then she said, "The deli is for sale." We knew the deli was for sale. We just hadn't put the two facts together. (It wasn't a business degree our daughter had earned.)

This opportunity opened up a truckload of questions. How does God lead? Does he use mail carriers? Could we finance this? Does she have the gifts for such a venture? How does this fit with the dream of helping to empower women who are struggling with addictions and poverty? How does she have a social life an hour and half away from established friends? How to develop an independent identity near parents who cast rather big shadows? Could God be calling her (and hopefully other) young people to build community in small towns? Would this be a life sentence?

The answers came from a variety of angles, for business and just life in general. Our table devotions this month were focused on Joshua. The constant refrain is "Fear not, I am with you" and "I go before you." Considering the community support, the gifts of good health, a good mind and an established business, what could go wrong? Lots of things actually. Fierce and experienced competition from the big box stores. Unexpected costs, driven by upgraded government regulations. (It's amazing how quickly business can affect a person's political leanings!) Inexperience resulting in poor judgment. Other unexpected costs. On the social front, Gordon Lightfoot had wisdom on that question: "The city is large, but the circle is small."

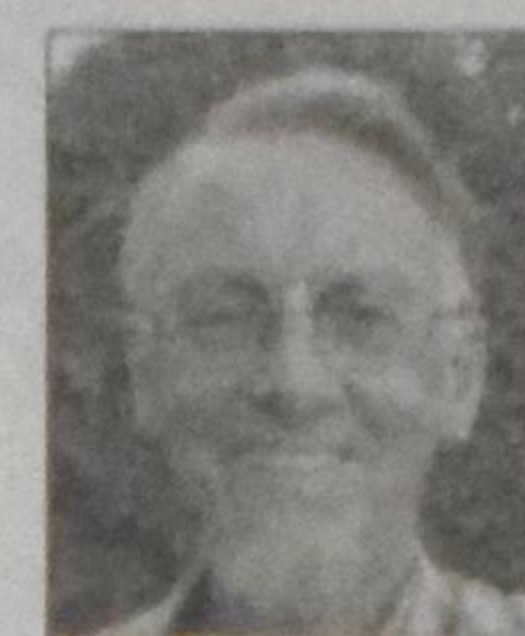
When playing card games I've learned that if you never take risks you rarely win. After considering all the options and possibilities, at some point one needs to seize the day and jump in. "Fear not, I am with you." Win or lose, we are in God's hands. He's given good gifts. It's time to test them and use them fully. If every square inch is the Lord's then this business can glorify him too. If all people belong to the Lord and are called to praise him then the people in our small town have that calling too. If our goal in life is to be a blessing then that can happen in a small town.

When about to take the financial risk of sending our children to Christian school, I asked advice from a single-income couple who had already made that decision. How do you dare take such a step? Their answer? "We decided that years ago. We said we will trust God's promise that he will bless choices that honour him."

May all our children's decisions be motivated by the desire to honour him. ✂

Grace Miedema is mother of one daughter and three sons. She is wife of one pastor who is now serving his fourth church in classis Chatham. She has one biological sister and a few thousand sisters and brothers in the family of faith that she is happy to know. She has one mother who describes herself as "adventurous."

High debt a lack of contentment?



Bert Witvoet

In June this year, Finance Minister Jim Flaherty warned Canadians that their household debts are too high. At the time he was especially focused on the big mortgages people were willing to take on. Earlier this year, Statistics Canada reported that household debt in relation to disposable income had reached a new record at 152 percent, although much of that was due to falling incomes rather than increased borrowing.

One of the reasons why many Canadians are not deterred by high debt is that interest rates have been at a historic low for a number of years. But, says Flaherty, this situation can and will change. I don't know whether his words of caution have had any noticeable effect on the population. Maybe we are banking on the fact that debtors' prisons are out of style.

I would like to think that Christians are an exception to the prevailing practice of going deep into the hole. After all, we are surrounded by spiritual directives that encourage us to live within our means. Living within our means suggests that we do not spend money that we don't have. It also means that we do not borrow from the future, because the future does not exist. The only means at our disposal are the things God has given us today.

Dorothy Custer, a centenarian who plays the mouth organ like nobody's business, appeared on the Jay Leno show a year or so ago. She was asked what the worst invention had been in her long life. She reflected for a moment, then said, "the credit card." She explained that she and her husband never bought anything until they had the money for it. She got a long applause for that comment. But I doubt whether people went home and tore up their credit cards.

Not that they have to. Credit cards can be used responsibly, and they certainly are convenient if you don't want to carry a lot of cash in your pocket. But a credit card does encourage people to buy things they can't really afford. In that sense, a debit card is much better since it draws from available resources. Credit cards encourage people to instantly gratify their desires, and that nasty tendency contributes to the high-debt trend today.

Learned behaviour

One could say that high debt is symptomatic of a spiritual bent in our society that is characterized by a lack of contentment. When the Apostle Paul writes that he has learned to be content in "any and every situation, whether well fed or hungry, whether living in plenty or living in want," he was also putting his finger on the secret of living within our means. Too much personal debt signals lack of contentment.

Contentment is not a quality we are born with. When babies are content it is only a temporary disposition that does not quite last until the next feeding. Children have a hard time sharing toys. The current NHL deadlock is not exactly a showcase of contented owners and players. Even Paul admits in Philippians 4 that he had to *learn* the secret of being content. Being content is learned heart behaviour.

We learn it at our parents' knee when they don't give in to our every whim. "No" should not be a forbidden word, no matter what today's pedagogical experts tell us. Captain Zero in Edmonton was not out of line when he gave out zeros to students who did not hand in their assignments. There's enough entitlement mentality around to empty the universe's reservoir of deserved rewards. Are we breeding a generation of malcontents? Maybe the evidence is in how we spend our money and whether we live within our means. Certain debts may be unavoidable, such as student debt, mortgages and car payments, but even these can be calculated to be within a person's reach. Let our motivations behind our level of personal debt do the talking. ✂

Bert Witvoet spread his wings at a time when the economy in Canada was booming, jobs were plentiful and the cost of living was reasonable.

The only electronic household gadgets deemed necessary at the time of his marriage were a stove, a fridge, a telephone and a radio. This favourable climate means he has no right to judge succeeding generations for their level of debt. But what it doesn't mean is that he has no right to explore the norm, even if he does own an i-Pad.

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Letters

Editor's note:

I can't tell you how many times people have come up to me after church, shaking my hand and asking, "Are you the one who writes in *Christian Courier*? Yah, such a good paper." Then, with a wink, "I get it from my friend. You don't mind, do you?"

It's stewardly to share resources; I get that. So it's always hard for me to answer. But the truth is that *Christian Courier* needs the support of all its readers, not just its paid subscribers. If you want to save paper by borrowing your brother-in-law's copy, help save *CC* at the same time by making a yearly donation. (Since we're a non-profit organization, your donation is tax-deductible.)

CC has "a gritty alertness to the problems pressing in upon all who want to follow Jesus Christ." — Cal Seerveld

"For us to be an influence for good in this

nation, we need the kind of reading material *CC* provides." — Rev. Ralph Koops

This week, *Christian Courier* will have a table at the denominational Day of Encouragement, along with many other ministries. Maybe there's a young elder or new deacon at your church who could gain Kingdom insight from reading *Christian Courier*. Or, like the Mudde family of Ottawa, you could donate a subscription to your local Christian school. In turn, we will add an extra two months free to your subscription.

We appreciate everyone who has helped keep this thoughtful ministry alive for 67 years by subscribing, donating, discussing articles, writing for *CC*, sending letters, advertising in *CC* or simply shaking a new editor's hand after church. We thank each one of you for passing *Christian Courier* on, and — now — for carrying us forward.

— Angela Reitsma Bick

CRC enriched by a paper like CC

While at Holland's Western Seminary Library, [Cathy Smith's] "Why write?" caught my eye (August 27, *Christian Courier*). It's a question I too have pondered, especially after spending days reading and writing an article reviewing a pair of popular books. Publication of the article was as if it were sucked into a deep black hole.

I have no way of knowing whether Daniel Meeter experienced a similar response from the article he wrote in 1988 in the *Reformed Journal*. Like you, I don't know Daniel Meeter, but I am going to meet him when I make a pilgrimage with several others from Hope Church to Brooklyn Old First Reformed Church in New York and several other historic Reformed Churches next month. I'll give him a copy of [that] article from the August 27 *Christian Courier*. I'm sure he will be pleased with the extended ripple effect that you have created. That's one answer to the question "why write?" Writing and publication give words, thoughts and stories life. They can influence others across time and space beyond our imagining.

Knowing this, I am saddened by how little the Reformed Church in America as a denomination publishes these days. *The Church Herald*, which came weekly when I was a child, became a monthly publication sent to all families in the RCA. But in 2009, the leadership of the RCA removed funding and caused its demise. Now the only denominational news I receive is a magazine of fewer than 50 pages that is published only three times a year. And *RCA Today* is not filled with religious news from around the world, book reviews, letters to the editor and thoughtful essays about Reformed theology. And so I envy you and other readers of the *Christian Courier* and *The Banner*. The Christian Reformed Church is well served by at least two vital periodicals that help its readers identify with the denomination and edify their Reformed faith.

Judy Parr
Holland, Mich.

Are we helplessly 'high-energy'?

Over the years *Christian Courier* has printed many doom and gloom articles by Bert Hielema. I did not always enjoy reading them, but they did induce me to start reading other people's opinions on the subject of "global warming."

The latest copy of *Christian Courier* arrived while I was reading the book *The Energy of Slaves* by Andrew Nikiforuk, subtitled "Oil and the new Servitude." Hielema writes, "I also wanted to use less of earth's resources. We bought 50 acres. . . ." (Sept. 24, *Christian Courier*). In his book, Nikiforuk quotes Francois Cellier, a Swiss researcher. It reads that the average person on the planet now uses approximately 5.4 acres to make a living and provide for food, energy, clothing and shelter. In comparison, high-energy Americans occupy 24 acres, while low-energy folks in Madagascar get by on 1.2. If the world's land base were divided equally, everyone would be entitled to 4.4 acres.

I would rather that Hielema, as a "high-energy Canadian," share the practical benefits derived from having used ten solar panels for almost ten years. Is he still connected to the electrical grid or do the panels supply sufficient to support his lifestyle? Does he know the cost to the environment and earth's resources to manufacture solar panels, batteries, inverters and all that goes with it? What are the upkeep costs? Do they still produce as well after having used them for ten years? Will they support a fridge? A water pump? Sufficient light to read by?

He writes that he uses an electric mill to grind grain which he buys from grain processors. Is the grain grown organically, or does he not mind using genetically modified grain? Why not a hand-operated mill and homegrown grain?

I like the term "Creation Care," which was on this year's agenda of the CRC Synod. I am really looking forward to some words of wisdom and guidance from our church's leadership with regards to this.

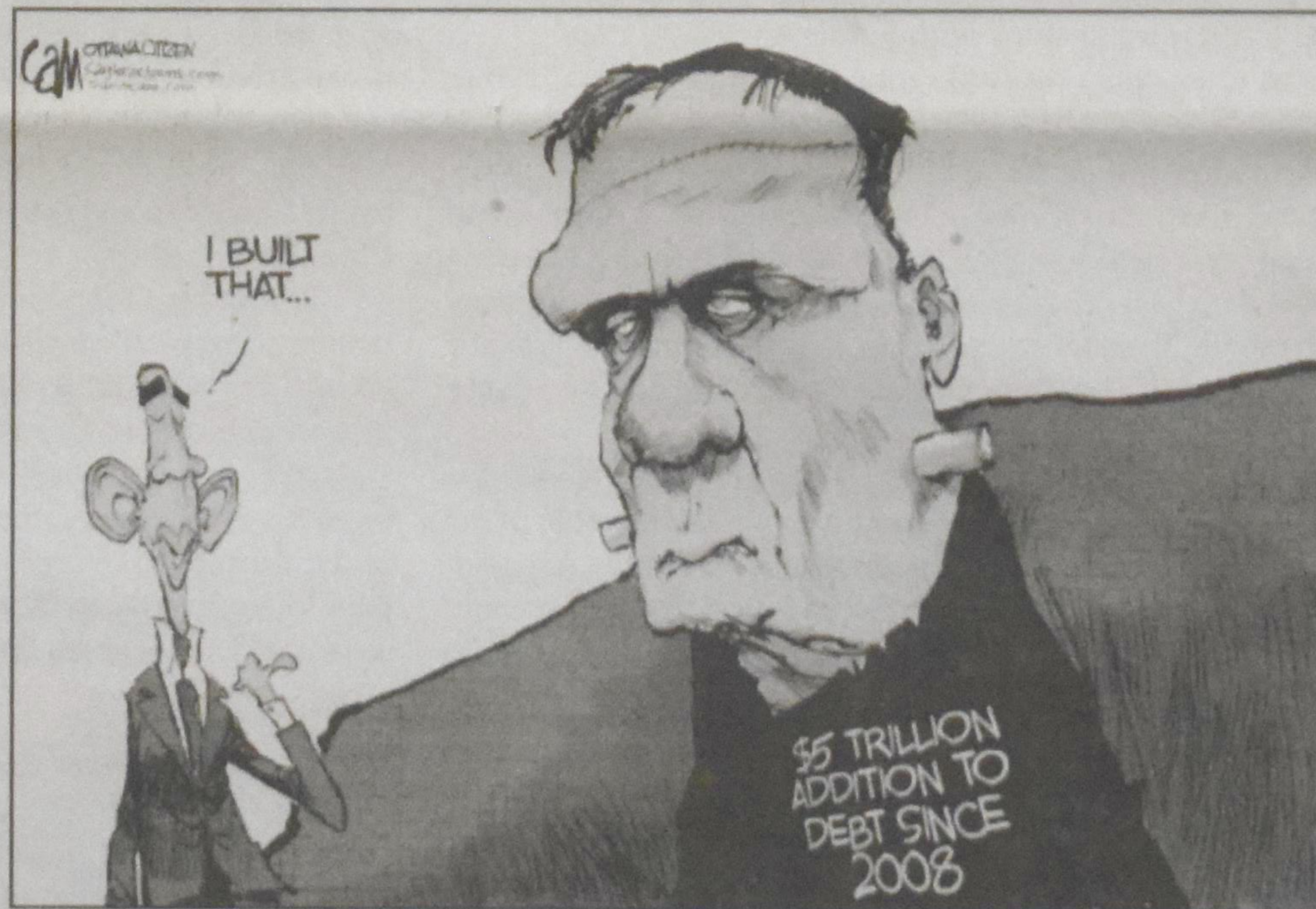
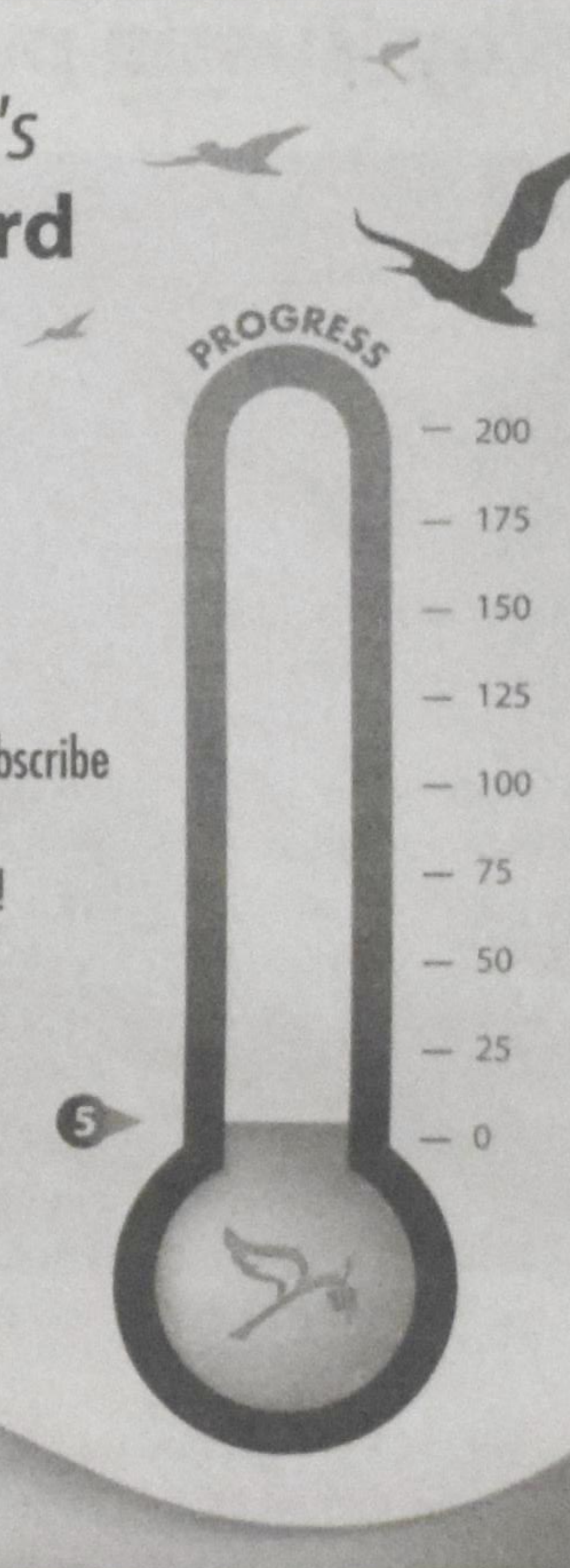
George Couperus
Trenton, Ont.

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News

Analysis:

Why Russia persecutes non-Orthodox Christians



This Pentecostal church was destroyed in Russia by police.

MOSCOW (WEA-RLC) — In September, Russian police demolished Holy Trinity Pentecostal Church in Moscow. Holy Trinity members now gather for worship near their church's ruins, bearing testimony to the continued persecution of "non-traditional" or "disfavoured" Christians after President Vladimir Putin assumed office about five months ago.

It is estimated that 90 percent of ethnic Russians (70 percent of all Russian citizens) identify themselves as Orthodox. Since the U.S.S.R.'s collapse in 1991, Russians have closely associated Orthodoxy with national identity, replacing socialism with Orthodoxy. However, Russians' association with the Orthodox Church is more symbolic than representative of their commitment to the substance of Christian faith. Orthodox Church attendance is extremely low.

Russia's 1993 Constitution gives all religious associations equality under the law. However, the preamble of the Law on Freedom of Conscience and Religious Associations, enacted in 1997 under Boris Yeltsin, contradicts that. The latter says respect should be accorded first of all to Orthodoxy, and secondly to Islam, Judaism and Buddhism, then non-Orthodox Christianity.

Non-Orthodox Christians are seen as rooted in the U.S., in particular, and the West in general, and competing with the Orthodox Church for membership. Both the government (for which a key priority is to protect "Holy Russia" from "foreign devils") and the Orthodox Church (which is closely associated with the government) are anti-West. The government also seeks to restrict the functioning of independent organizations that are not allied with it or that show any sign of dissent.

Centuries-old antagonism to the West

The relationship between the Kremlin and the Orthodox Church is based partly on their common nationalistic ideology which is still seeking to restore Russia's might after the Soviet Union's fall. The 1977 law on religious associations was enacted at a time when missionaries from Protestant churches in the West began working in Russia after the collapse of the Soviet Union.

The Russian Orthodox Church was born in A.D. 988 when Prince Vladimir was baptized in the River Dnieper along with all the inhabitants of Kiev. The conflict between the Patriarch of the East and the Pope of the West was peaking at the time, so the Russian church and people inherited the Eastern church's antagonism to Rome and

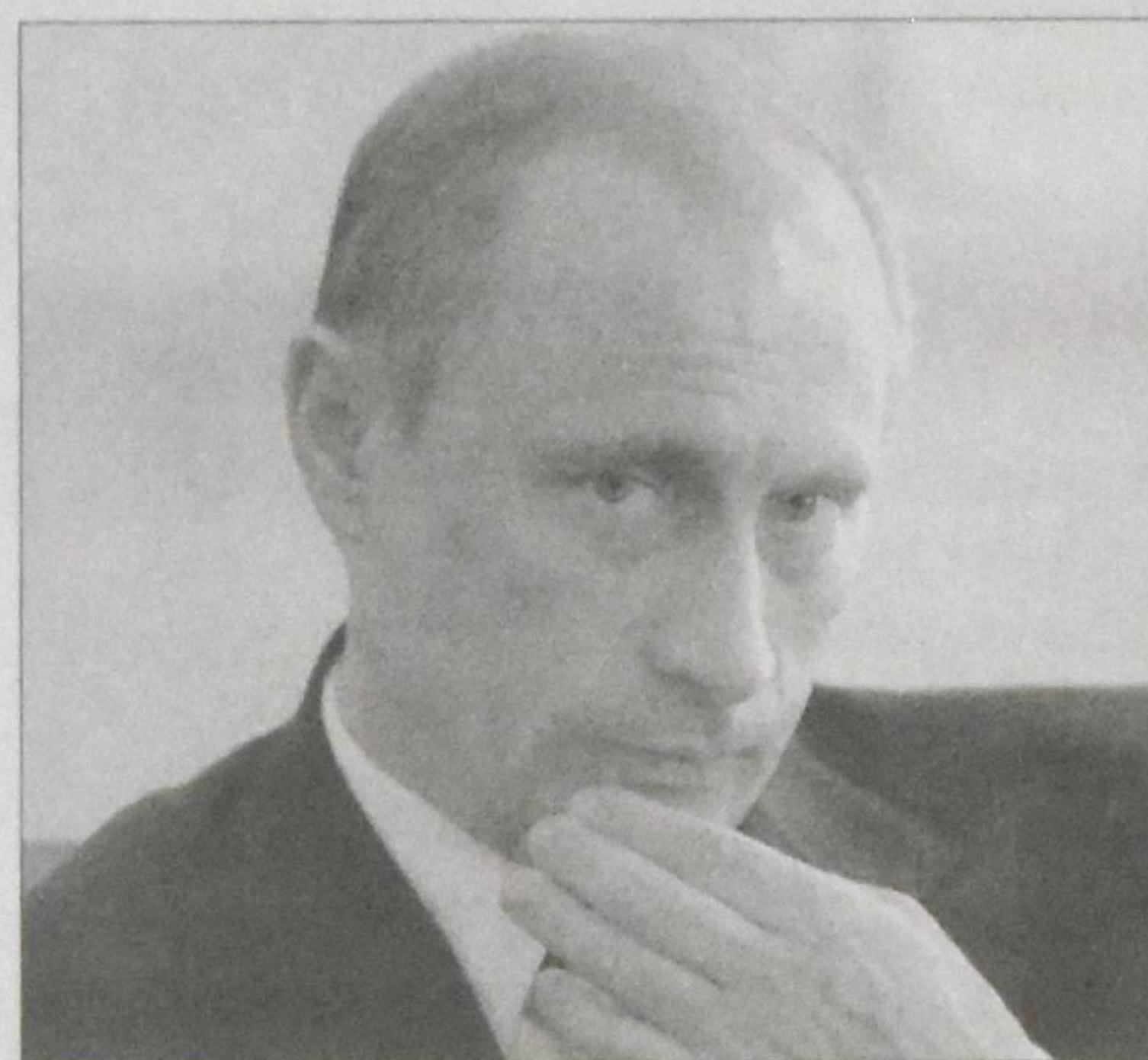


The faithful held a service on the site of the destroyed church.



the West — and shared its isolation from the Renaissance, the Reformation and the rise of modern concepts of social Christianity.

The Russian Orthodox Church entered the 20th century with its outlook still stuck in the Seventh Ecumenical Council of A.D. 787, Paul B. Anderson wrote in *Foreign Affairs* magazine in 1961. That is still true. "The Russians claim with pride that the Orthodox Church is the true church of the apostles, the Scripture, the creeds and the canons accepted in the first seven church councils," says Anderson, "and they look gingerly at all other churches, which, they say, separated from it at the time of the Great Schism."



President Putin favours "traditional religions."

Church entwined with State

In May this year at a conference of the Council on Foreign Relations (CFR) Religion and Foreign Policy, Leonid Kishkovsky, director of external affairs and inter-church relations for the Orthodox Church in America, spoke about current relations between the Russian Orthodox Church and the Kremlin. He noted that during protests against Putin's candidacy for re-election in February, the head of the Russian Orthodox

Church, Patriarch Kirill, said the government must listen to the people and society, and Kirill put himself in a mediating role. Soon after, the Patriarch supported Putin's candidacy. Kirill described Putin as "naturally the presidential candidate with the best chances" and praised Putin for playing a role in "correcting the course of Russian history."

On September 28 Kirill asserted that close ties between the church and the state are good for society. "The institution of power appeared in the world, in a society prone to sin, to safeguard this society so that people could live together," Reuters quoted him as telling an audience at Moscow State University. "So, clear and very definite support by the Orthodox Church for the institution of state authorities does not amount to an assessment of this or that politician or state figure by every representative of the church," Kirill insisted. "But it is indispensable to understand that safeguarding the institution of power is a guarantee of a flourishing society."

However, there has long been discord between the Orthodox Church and other Christians in Russia. In fact, at the CFR conference Kishkovsky admitted that it is easier to have inter-faith discussions in Russia than inter-Christian ones. He blames the non-Orthodox groups, whose activities and methods he sees as "extremist."

Totalitarian sects, extremist cults?

The Russian Orthodox Church is not monolithic, but some of its influential leaders are known for their open advocacy against non-Orthodox Christians. For example, Alexander Dvorkin, who heads a council of experts for conducting state analysis of religion, was an outspoken proponent of categorizing minority religious groups, including neo-Pentecostals, as "extremist cults" and "totalitarian sects," says a group called Forum 18.

Persecution of non-Orthodox groups is likely to remain, or even grow, under Putin. President Dmitry Medvedev, in office from 2008 until the March 2012 election, strengthened the role and influence of the Orthodox Church in society. Putin is further urging the state to favour "traditional religions," notes a recent detailed survey by Forum 18, a Norwegian human rights organization that promotes religious freedom. Yet having obtained the Orthodox Church's support, it remains to be seen whether Putin will actually advance that church's interests.

Intense debate is taking place within the Russian Orthodox Church on a variety of issues, including its association with the Kremlin and its treatment of non-Orthodox Christians. Some observers hope that that will bode well for future religious freedom for all groups. In the meantime, Christians around the world are being urged to engage the Russian church's leadership about their church's attitude toward other Christians in their shared country.



Patriarch Kirill, head of the Russian Orthodox Church, supports President Putin.

World Evangelical Alliance (WEA) Religious Liberty Commission (RLC) sponsors this WEA-RLC Research & Analysis Report to help individuals and groups pray for and act on religious liberty issues around the world. WEA has a consultative status with the UN Economic and Social Council. This report was researched and written by Fernando Perez, and moderated by the WEA-RLC Executive Director Godfrey Yogarajah. Used with permission.

News

Colorado churches facing foreclosure, part of U.S. trend



Members of Lookout Mountain Community Church couldn't handle the debt on this church building.

Marian Van Til, with files from the **Denver Post/Electa Draper**

GENESEE, Colorado – In the U.S., many homeowners and small businesses are still in serious financial difficulty due to fall-out from the recession of 2008. Foreclosures have become common.

Add churches to the list of the financially troubled. Earlier this year the *Denver Post* reported that Colorado churches losing their places of worship due to too-high debt is now “part of a national trend of record foreclosures on churches.”

The *Post* reported that the real-estate information company CoStar Group “looked at five years of distressed church sales and found only a handful of foreclosures nationwide prior to 2008.” In 2008 the number rose to 24. In 2009, the figure was 67. By 2010 the number had jumped again, to 135; and in 2011 it was 138.

Perhaps not surprisingly, the states with the highest number of home foreclosures – California, Florida, Michigan – are experiencing the highest number of church foreclosures. But in Colorado, too, such foreclosures are happening “with some regularity now,” a church real estate specialist told the *Post*. In addition, said Todd Whittaker, head of Service Realty Inc., other congregations in financial trouble are trying to sell their buildings “before it comes to that.”

Lookout Mountain Community Church is an evangelical Presbyterian congregation which used to have 1300 members. For 10 years it occupied a 900-seat building along Interstate 70 in Genesee. Then times got tough, the senior pastor left and the congregation split. That made it impossible for the remaining members to carry the church's previous debt load. The remaining members were forced to vacate the building and move to rented space at Evergreen Country Day School.

Rev. Bill Senyard told the *Denver Post*, “You have to move on, but it's quite a struggle. There's a cost. It's personal. It's emotional. The church wonders if it's a failure. There's shame. We wanted to pay the debt back. We worked hard. We made sacrifices. In the end, we just couldn't.”

Churches can't get loans

Todd Whittaker of Service Realty admitted to the *Post* that his agency is “pretty active,” partly “because churches are struggling.” The *Post* quoted him as saying, “Their offerings are way down. Churches need to sell.” Whittaker's agency has more church buildings for sale in Denver than they normally do, “and they are moving slowly.” He also noted that “banks are nervous about lending to churches right now.”



Churches usually have commercial loans, often with five-year terms (unlike the common 15- or 30-year home mortgages). And sometimes bonds are issued to churches, as in Lookout Mountain's case.

But lenders are now less willing to refinance church loans than they were in the past, said Whittaker, “and quicker to pull the plug on financially strapped churches that once would have been granted grace periods.” Then too, church values – like home values in many areas of the U.S. – have declined since 2006 or 2007. During the real-estate boom before that, many congregations were borrowing money to build, renovate or expand worship space.

Still, most lenders haven't wanted to be heavy-handed with churches. “The last thing banks want is to own a church,” Whittaker told the *Post*. But banks have been stricter and more careful about answering to regulators and not getting into their own troubles. They are now requiring 30 percent down on church mortgages when they used to require only 10 to 15 percent. That takes most churches out of the market, Whittaker noted.

That being the case, more and more congregations in the Denver area and across the U.S. are leasing space in schools, hotels, recreation and community centres – even movie theatres. “I don't see an end to this any time soon,” Whittaker said.

Statewide in Colorado, about 25 churches are on the market, according to the online commercial real estate list LoopNet. Fifteen of those are in the Denver area. Some of the others are in or near Colorado Springs, which has jokingly been called the “evangelical Vatican” because of the dozens of evangelical organizations that have their international headquarters there: Focus on the Family, the International Bible Society, the Association of Christian Schools International, the Christian and Missionary Alliance, Compassion International, the Navigators and numerous others.

The actual number of financially troubled churches in Colorado is not huge, “it's just higher than anyone can remember,” Todd Whittaker said.

Vandezande named interim director of Canadian CRC ministries

BURLINGTON, Ont. (CRCNA) – Ben Vandezande has been appointed as the interim director of Canadian Ministries for the Christian Reformed Church in North America (CRCNA). CRC executive director Rev. Joel Boot announced the appointment to the denomination's board of trustees during their meetings in Grand Rapids, Michigan, in the last week of September.

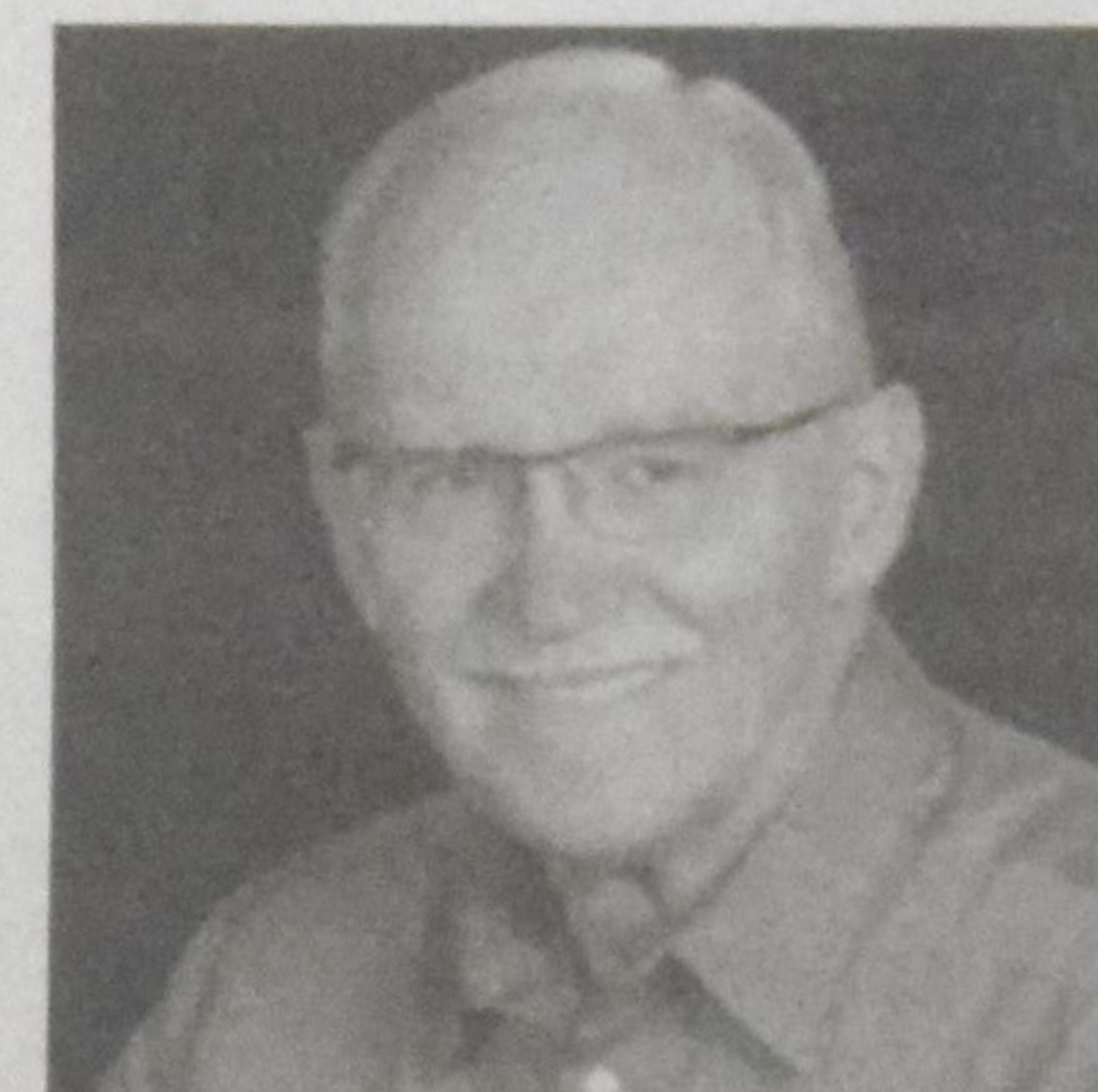
Vandezande, who recently was interim director of Christian Reformed Home Missions, will replace Rev. Bruce Adema, who stepped down in late August.

Before serving as interim director of Home Missions, Vandezande was Home Missions regional team leader for Eastern Canada. Prior to that, he served as director of Diaconal Ministries Eastern Canada (now Diaconal Ministries Canada). He has also worked as a development coordinator, a municipal politician, and a Christian high school teacher.

In his new position Ben will have “overall responsibility for the work of Canadian Ministries, providing leadership during this time of transition,” Boot said in a letter to CRC staff in Canada.

The position Vandezande has moved into is being studied, “not with a view to eliminating it,” Boot assured church employees in Canada, “but rather to make sure it is clearly defined and structured to meet the needs of Canadian Ministries, churches and classes.”

He said that Vandezande, who will spend two days a week in the CRC Burlington office, will appoint deputies to help him supervise the specific task required by Canadian Ministries.



Vandezande is Adema's replacement.

Pro-life leaders: Justin Trudeau's charisma won't help the unborn

MONTREAL (LifeSiteNews) – On October 2, after months of speculation, Justin Trudeau, eldest son of the late Prime Minister Pierre Elliott Trudeau, announced his candidacy for leadership of the federal Liberal Party. First elected to the House of Commons in 2008 from the Montreal riding of Papineau, the 40-year-old Trudeau's rise to the Liberal leadership has been anticipated for a decade. But pro-life critics are saying he will gravely damage the cause of saving Canada's unborn and other pro-family causes.

Jim Hughes, national president of Campaign Life Coalition, calls attention to Trudeau's extreme pro-abortion and gay “marriage” views. Hughes calls Trudeau “a lightweight in terms of politics,” but someone who will attract voters because of his charisma.

Gwen Landolt, National Vice-President of REAL Women Canada, concurred. “He's sort of a knee-jerk left-wing liberal on same-sex ‘marriage’ and abortion-on-demand, but he doesn't seem to have any in-depth analysis on any issue,” she said. “If the Liberals think that Justin Trudeau's going to solve their problems, they're very naïve. Charisma isn't going to do it.”

A Forum Research poll released at the beginning of the month suggested Trudeau's Liberals would win an election with 39 percent of the vote, compared to 32 percent for Harper's Conservatives and 20 percent for Thomas Mulcair's NDP.

For 10 years Trudeau has been a popular speaker at schools, particularly Catholic schools and charity events. He now has a Twitter following of 152,000 – sec-

ond only among MPs to Prime Minister Harper's 248,000.

Upset at faith questioning

“I always say, if at a certain point, I believe that Canada was really the Canada of Stephen Harper – that we were going against abortion, and we were going against gay marriage, and we were going backwards in 10,000 different ways – maybe I would think about wanting to make Quebec a country,” Trudeau told Radio-Canada. Many saw the comments as particularly egregious because of his father's legacy as a champion of a united Canada.

Though Trudeau says he himself is a Catholic, in June he told an assembly of Catholic high school students that the Catholic Church's opposition to gay-straight alliances is “repulsive.” Earlier he sparked controversy by suggesting he would support the separation of Quebec if Canada moved to restrict abortion or same-sex “marriage.” His prominence has been assisted by Catholic events such as the preparatory event for the 2001 World Youth Day in Toronto where he was asked to speak and giving the eulogy at his father's funeral in 2000.

In November 2011 Trudeau told the media he was “surprisingly upset” someone would accuse him of being a “bad Catholic” after Tory MP Dean Del Mastro questioned why he was so frequently invited to Catholic schools even though he openly opposes basic Catholic moral teachings. “My own personal faith is an extremely important part of who I am and the values that I try to lead with,” he told the Canadian Press.

Columns

Flowers and Thistles

Curt Gesch



Jewish visitors to *Eretz Yisrael* felt such love for the soil of their ancient homeland that it was common for them to kiss the earth, whether they had arrived by ship or airplane. This meant, of course, kissing sand, or a pier, or asphalt

or concrete runways.

It is not so simple today for those who arrive by El Al or another airline. When Oskar, one of novelist Rick Salutin's characters, steps off the plane in *Eretz Yisrael*: "There is no ramp, there is no tarmac. An enclosed tubular passage is hydraulically accorded up to the door of the airplane. ... His first step onto sanctified terrain has ceased to be an issue. In a sense it has ceased to exist." For Oskar, there is no longer a holy terrain, merely a succession of identical airport non-places of glass, plastic and concrete. Just where is he from? Where is Israel? Impossible to say, impossible to touch, impossible to feel.

Journalist Norman Mailer describes Miami, Florida, founded in 1915, as "[a] modest burg they called a city, nine-tenths jungle." By 1968, "one hundred years [after founding], large areas of the original coastal strip were covered over altogether with macadam, white condominium, white luxury hotel and white stucco flea-bag. Over hundreds, then thousands of acres, white sidewalks, streets and white buildings covered the earth where the jungle had been. ... The vegetal memories of that excised jungle haunted Miami Beach in a steam-pot of miasmas."

Beneath prose that reads like Rex Murphy on steroids, Mailer hears a jungle groaning in travail and suggests that it finds a way to stay *in touch* with its would-be conquerors through heat and humidity. As Mailer notes: "You could not dominate a thing. That uprooted jungle

'Planted and then cemented'

had to be screaming beneath."

And what of us in our increasingly-alienated forest, rural communities, cities and metropoli? Are we *in touch* with the creation below, above and all around us? Can we feel the soil? Are we aware of the webs of fungi that formerly united our forests into a web, a community? Do the inhabitants of Ancaster, Ontario, feel the northern expanses of the Carolinian forest community in their yards, soils and parks? Do the homeowners in Burnaby, B.C. realize that their streets and yards were made for cedars and firs?

Or are we *out of touch* with the creation we inhabit? Does the word "trees" mean ornamentals from all over the world or the native fauna of our biome? Do we try to establish or conserve pockets of native flowers and soils as a way of staying in touch with the place in which God has planted us?

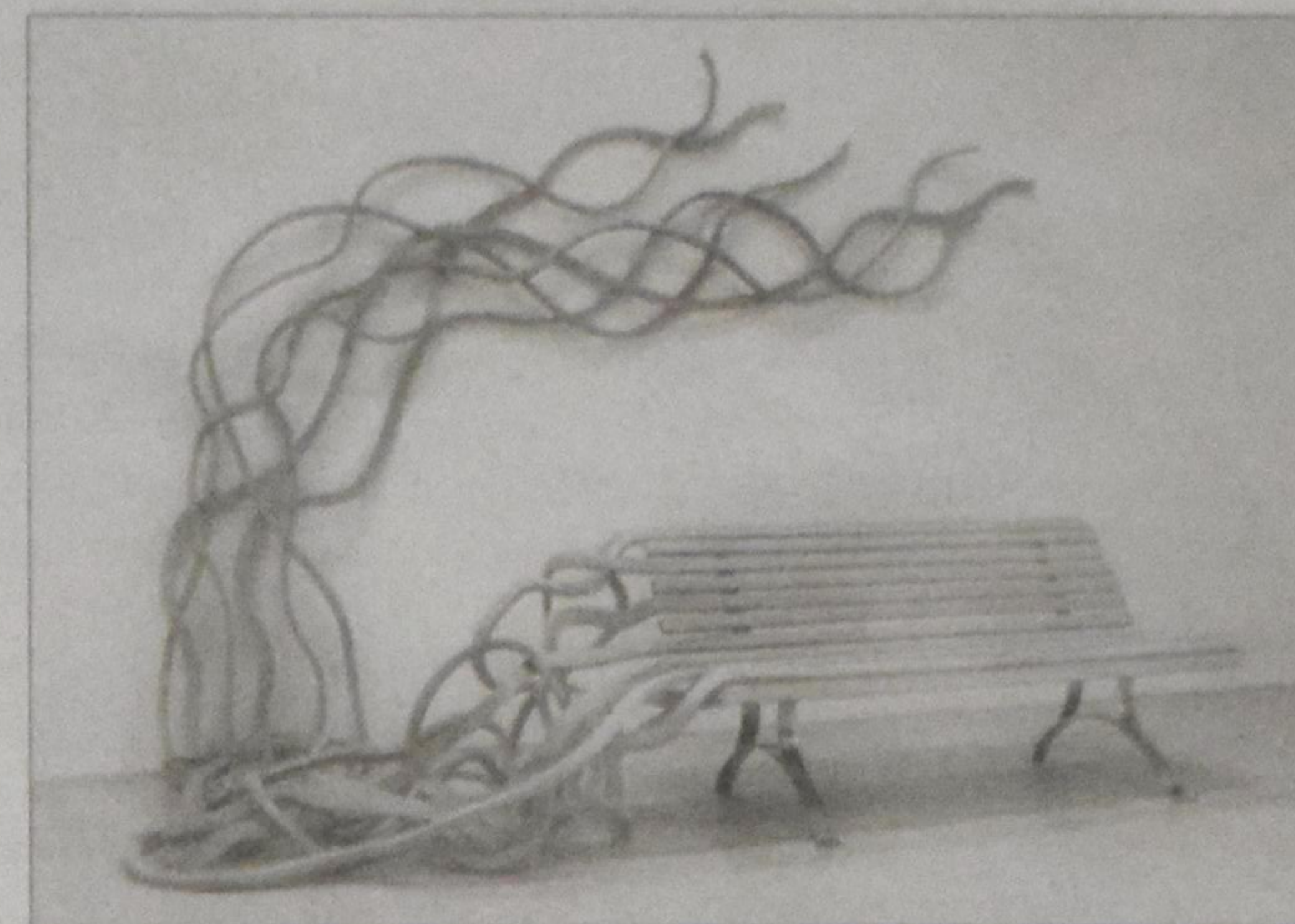
In one of the Hasidic tales retold by Martin Buber we read, "Before his death, Rabbi Zusya said "In the coming world, they will not ask me: 'Why were you not Moses?' They will ask me: 'Why were you not Zusya?'"

I wonder what we will say "in the coming world": "I lived under concrete in Halifax, or was it Montreal?" Or "I lived in a cornfield that may have been in Alberta, or was it Iowa, or Ontario? But it sure was a cornfield!"

Margaret Avison once described a public park like this:

*These green painted park benches are
all new. The Park Commissioner had them
planted.*

*Sparrows go on having dust baths at the edge of
the park maple's shadow, just where
the park bench is cemented down,
planted and then cemented.*



Are our lives in touch with creation?

The Spaghetti Bench, designed by Pablo Reinoso.

In my mind I see people, or perhaps the Creator, asking (in the coming world), "Where are you from?" I'd like to say, after arriving *there* from Vancouver International airport, "I just got here from Sea Island, a deltaic island of sand and fine topsoil, at one time home to Canada's largest population of wintering waterfowl; a place that once produced the finest cauliflower on its sandy loam soil and mild winter climate; a place that is approached by landscaped roads lined with western pin oaks; a place where winds may buffet and prevent air traffic; a place where spring seems ever-present in the lush foliage; a place where muskrats lived in drainage ditches to the consternation of airport maintenance staff; a meeting place of West and East where accents and foreign languages remind me of Pentecost. I just came from a place you made, Lord, and in it we struggled, and often failed, to stay *in touch*."

Curt Gesch (cgesch63@gmail.com) lives in Telkwa, B.C.

Gathering Light

Emily Wierenga



For years now, I've been captured by the parable in the Bible about the pearl, hidden in the field, and the man who finds it and sells everything he has so he can afford that field.

What kind of pearl causes someone to sell everything? Where is it hidden? And is there anything in my life I'd be willing to sell everything for?

I know, as in Sunday School, that the answer is supposed to be *Jesus*. But I also know that even though I got baptized at age eight, and rededicated my life a dozen times as a teenager and adult, I'm not sure I'd sell everything for him.

And this makes me nervous.

The same kind of nervous as when I read books like *Kisses from Katie* by Katie Davis, or more recently, *Radical: Taking Back Your Faith from the American Dream*, by David Platt.

The more I read *Radical* the more uncomfortable I become, because I'm not sure that I'm a Christian. I think I'm a wannabe follower of Christ who's possibly missed the boat. Jesus said, *Follow me*, and I said, *Wait! I have my art and*

my writing and my comfortable bed and my babies and my husband, and don't you care about those things? Why would you give me natural gifts only to tell me to sacrifice them? Why would you give me children and a husband and then tell me to put them in danger?

Because this is sometimes what he calls us to do, and more and more I'm learning this: *I don't know Jesus*.

Platt writes, "We are molding Jesus into our image. He is beginning to look a lot like us because, after all, that is whom we are most comfortable with. And the danger now is that when we gather in our church buildings to sing and lift up our hands in worship, we may not actually be worshipping the Jesus of the Bible. Instead, we may be worshipping ourselves."

And I wonder how much of this extends to my life? It is easy to say I hear the Holy Spirit in the rush of wind through the trees outside my window, but could I say it if I were homeless and hearing the same wind?

It is easy to say I see God in the faces of my babies, but would I still be able to say that if our lives were being threatened for going to church or speaking the good news or even just claiming to be Christians? Would I risk my children's lives for the gospel? I'm pretty sure I'd risk my own – although I say this while typing on my lazy boy, in my pajamas, and drinking coffee – but would I risk my family's?

Being Jesus-worthy

I've been taught that good Christians don't do that. I've been taught that God wants what is best for us, that he will

not give us more than we can handle, that we are to protect and nurture our children and put them in safe Christian schools and youth groups and take them to Sunday school so they'll know Jesus.

But Platt also mentions a couple of teenagers in his book, Shan and Ling, who were sent out from house churches in their villages to undergo intensive study for taking the gospel to places in Asia that have no churches. Ling and Shan have both told their families that they will likely never return home. That they are going to hard places to make the gospel known, and that it's possible they will lose their lives in the process.

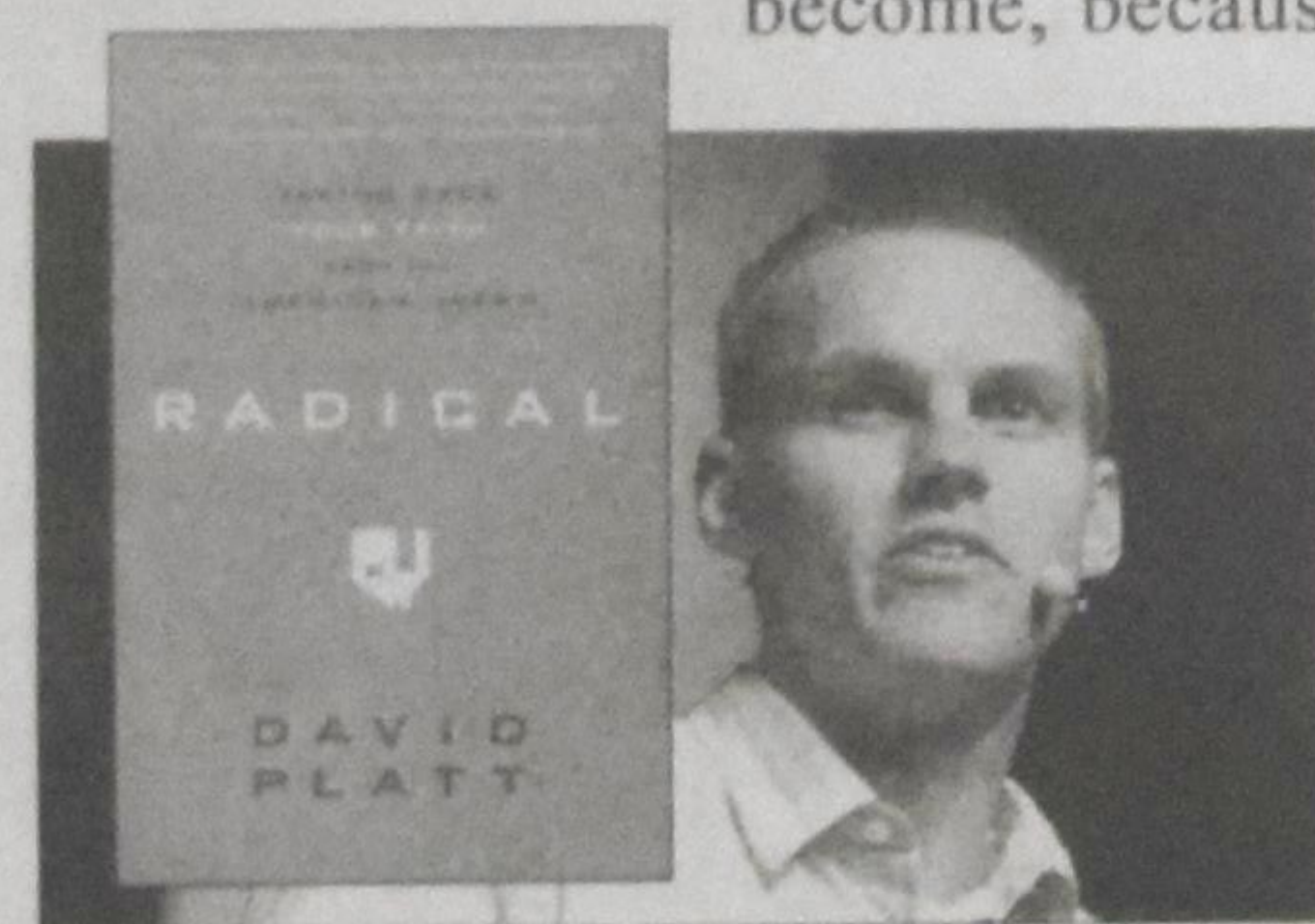
And what do their parents think of all this? They understand. After all, they have also been imprisoned for their faith. "They have taught us that Jesus is worthy of all our devotion," said Shan.

I don't know Jesus. I don't know the man who tells us to:

*become homeless
let someone else bury our fathers
not even say goodbye to our own families
eat his body and drink his blood
carry our cross*

I don't know him. But I think I want to. And I know, without a doubt, that I want my children to.

Emily Wierenga, emilywierenga.com is the author of *Chasing Silhouettes: How to Help a Loved One Battling an Eating Disorder*, with Dr. Gregory Jantz. Purchase it today wherever books are sold.



Reviews

Confessions of a film festival afficianado

Bruce Soderholm

As I lingered in the shadows across from the Eaton Centre earlier this month, a curious bystander sidled up to ask me why I was part of such a long line-up – one that started on Yonge Street, but stretched out of sight around the corner. As I doffed my sunglasses (David Caruso style), I told him in a low voice that this was business-as-usual for those about to see a film at TIFF.

The Toronto International Film Festival, a.k.a. TIFF, has been around for over 35 years and has become a command performance for industry insiders and fans, alongside *Cannes* and *Sundance*. Big films premiere here, significant distribution deals are inked, Oscar hopefuls are launched, and A-list celebrities prowl the chic enclaves of T.O. All that aside, TIFF is an event which celebrates the everyday movie buff. It has limited prizes and no cloistered juries, while its highest honour, *The People's Choice Award*, is determined by festival-goers themselves.

Being a TIFF attendee has proven easier this year than last. Past festivals demanded physically commuting to Toronto just to choose films, but this year the entire process went online; and while there was still a lottery element as to when you'd be able to select your films, you at least knew which titles were still available. I confess to having an elevated heart rate prior to my scheduled selection slot, but, in the end, the process went quite smoothly.

Each part of the festival has its own rhythms, many of which become familiar, and even comfortable, over time, but can be intimidating the first time round. Arriving for your first screening at the Ryerson Theatre, you may find yourself circling the better part of a city block just to find the end of the queue, and subsequently become convinced that you'll wind up in the front row in nosebleed prevention posture. However, it's never as bad as it seems.

The habitual waiting in line to enter theatres can be a chance to catch up on your reading, or more likely – as it seems to me – to check your twitter account for the fiftieth time that day. If you'd like to avoid the equivalent of elevator silence, festival line-ups provide an opportunity to engage with those around you. Most festival-goers are pleased to chat about what films they're looking forward to, or comment on those they've enjoyed thus far.

One of the signature pleasures of TIFF, as my wife and I have both observed, is to watch films with those who are equally enthusiastic about cinema. Theatre etiquette is communally embraced and in a full venue, laughter pitches higher, and pathos resonates more deeply.

Seeing the bright lights, perfectly coiffed hairdos, and impossibly beautiful people which are part of the hoopla and histrionics at TIFF, creates in me a kind of tension. Our culture's overarching obsession with celebrity runs counter to the artistic endeavours of filmmaking and truth-telling – laudable aspects of our creation mandate. Nonetheless, I do appreciate a screening where the director and cast show up for Q & A.

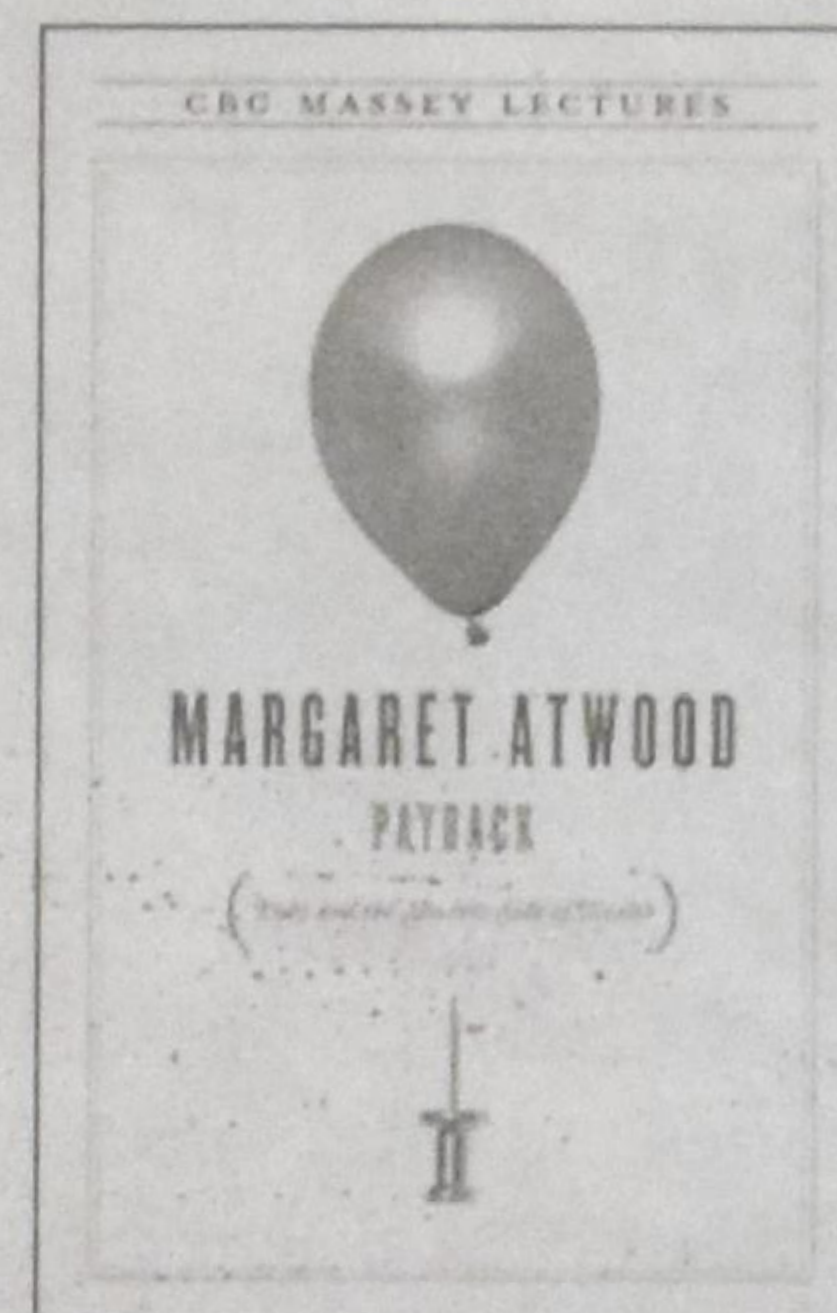
Film has a remarkable capacity to expand our horizons – geographical, cultural, and otherwise. This year at TIFF I attended films with dialogue spoken in French, Italian, German, Spanish, Danish, Bosnian and Hindi. A documentary on five teenagers wrongfully convicted of rape, *The Central Park Five*, gave me insight into race relations in the Big Apple.

A thoughtful film will force us to look through the other end of the telescope and challenge some of our cultural assumptions in their default settings. One film I took in, *Lore*, gives the audience the perspective of a young German teenager at the end of World War II who must come to grips with a broken family, a ravaged country and the revelation of the Holocaust during a physical and metaphorical journey. In *The Reluctant Fundamentalist*, we become witness to post 9/11 America as seen through the eyes of a Pakistani immigrant who is pursuing the American Dream.

I'm always on the lookout for films that touch on the subject of faith and belief at TIFF, and every year there are some that do. This year I took in an Argentine film, *White Elephant*, which depicts the work of Catholic priests in a brutal Buenos Aires slum and their devotion to the poor amid desperate living conditions. The 2010 festival featured the very moving *Of Gods and Men*, an arresting portrait of monks in service to their Islamic neighbours who face the ultimate test of faith. Such films challenge our complacency and force us to constantly re-evaluate what faith means, or even better, inspire us to love the world more unselfishly.

And what about next year's TIFF? Well, as the Terminator famously observed, "I'll be back!" ➤

Bruce Soderholm (brucesoderholm@cogeco.ca) is an educator and freelance writer who lives in St. Catharines, Ont. He has written on the arts and entertainment beat for a number of years, and writes regularly on the subject of film.



Payback

by Margaret Atwood
House of Anansi Press
Toronto, Ont.: 2008

we can meet our monthly payments, its author is more interested with the likes of Genghis Khan, Ebenezer Scrooge and the Knights Templar than she is with Wall Street Executives or the head of the International Monetary Fund.

The book in question, Margaret Atwood's *Payback: Debt and the Shadow Side of Wealth*, was born out of the address given at the 2008 Massey Lecture Series in Toronto, Ontario, and it is a meandering inquiry into the idea of debt as a religious, mythological, and philosophical motif. "The subject of *Payback*," she writes, "is one of the most worrisome and puzzling things I know: that particular nexus where money, narrative or story, and religious belief intersect, often with explosive force" (2).

One of Atwood's primary objects of curiosity when it comes to the debt is the question of origins. The first 40-or-so pages form a sort of evolutionary background check, from which Atwood begins to trace our current notions of rewards-based credit cards, pawn shops and sub-prime mortgage rates back to their ancient sources. At the heart of our understanding of debt, she argues, is a sense of fairness and justice. The three sections that follow explore debt as theological concept, literary plot device and having the potential to make a mess when left unpaid.

Having been educated early on in a United Church Sunday school classroom, Atwood is conversant in the language of debt when it comes to Jewish and Christian texts, and discusses both frequently. From the laws concerning money lending, the practice of Jubilee (by which, every fifty years, slaves were to be set free and all property was to be returned to its original owners), to the New Testament notion of Christ having, by means of his death and resurrection, "paid our debt." Atwood, who now identifies herself as an agnostic, appreciates the morals insights in the Bible, and recognizes the place that these faith traditions have had in shaping our current cultural context, but for the most part treats Moses the same as she does Homer or Dickens.

No book has ever been written in an ideological vacuum, and *Payback* is of no exception. Being one of Canada's most well-known and outspoken feminists of the 20th and 21st centuries, she writes at length about the fact that the majority of ancient cultures featured female as symbols of justice, and details how debt has historically affected women. Given that Atwood is also primarily a writer of fiction and a person who has a great amount of concern for the environment, the lectures end on a strange note, in which the story of Scrooge is retold, except this time he is visited by the spirits of Earth Day. We are in debt to nature, having taken and not returned resources. It is time, Atwood pleads, to balance the books.

It is clear that Margaret Atwood has read a lot, and is a brilliant and creative writer, but I was left, as a reader, wondering what exactly the point of *Payback* was. She explores some interesting elements of the idea of debt, and gives quite a bit of historical context, but, aside from the last chapter, the reader will likely be left asking, "what's the point?" ➤

Nick Schuurman (reviews@christiancourier.ca) is reviews editor with CC.



Canadian literary icon weighs in on debt

Nick Schuurman

In the process of scanning the bookstore shelves for the title I was looking for, I came across and leafed through the likes of *How to Get Out of Debt, Stay Out of Debt & Live Prosperously*, *Debt Free for Life*, and its more recent and promising counterpart, *Debt-Free Forever* (because who would want to be free of financial obligation for life, when you could be rid of it *ad infinitum*?).

I was in the wrong section. The book I was looking for, it turns out, is not concerned with laying out steps to avoid foreclosure or providing advice for the college student who's made a habit of juggling credit cards. While it touches on these elements of the current debt crisis, and provides a few insights into means by which



Atwood explores the origins of debt.

Features

'Rich dad, poor dad' – A letter to my children

Peter VanHuizen

I am always intrigued by questions about how to get rich. As if getting "rich" is an option that is available to every adult. It isn't. Health, intelligence, education and family are just a few advantages that give one person an edge over another. As well, it assumes that there is some objective standard that defines "rich." There is no objective standard. For one person a \$50,000 annual income seems an unattainable bounty; whereas for another \$1,000,000 per year would hardly satisfy.

Mom and I consider ourselves "rich" by a whole range of indicators; but "rich" does not capture the full essence of our perspective on life – the concept of "blessing" does. We would sell everything to save the life of one of our children or grandchildren. We tithe with abandon because the needs in the community and the world are great and we are blessed to share. We have access to clean water, air, boundless energy to heat our homes and warm our food. We have a house and a cottage that have become homes and centres for hospitality. We participate in a church that brings together an intergenerational community of people united in Christ where each individual brings his or her joys and sorrows.

So "rich" takes a back seat to "blessing." We have seen too many people who have little to nothing, to know that getting "rich" is an elusive goal. Once you think you have it, the ante goes up or the investment disintegrates.

This is not to say that making money is not important. An important component of a healthy, stress-free, blessing-filled life is to have the financial resources to live a sustainable life. So let's

take "rich" to mean the equity that shows up on a balance sheet after liabilities have been subtracted from a person's assets.

So what does this dad have to say to his sons and daughters about money and financial planning? You will see that Mom and I have followed and continue to follow these principles:

Education

Although there are exceptions, there is no better investment to ensuring a sound financial future than getting an education. There are three places where this happens. The most important is the home. The discipline taught in the home with respect to working, earning, spending, saving and learning is paramount. This is followed by another important avenue and that is education through schooling. Education opens doors to opportunity and gives the person the intellectual and emotional confidence

to face society and the community. A third way is to get work experience and this can begin as early as 12 years of age with a paper route, for example.

A good job and vocation

A good job is to be prized; but a vocation that satisfies the heart and pays well is a treasure that keeps on giving. Sometimes we think salary makes the job, but that is not the case. The converse is also not true. A vocation that barely pays will wither commitment. So finding a career or a vocation that pays well and that inspires you to work each day is well worth the effort. Don't settle for less. Seek it out and it will find you.

Promote modest expectations by tithing

Begin each month with a "tithe." Even if it is two percent of your income. Give it away to a cause. Work up to ten percent. This is a very liberating concept. It forces you to de-emphasize "money as wealth" and view it as an "instrument for service." You begin to see money not as an end in itself, but a gift that can transform lives. As well it reminds you that at a deeper level, money is not about consumption of goods, but about relationships.

A sustainable lifestyle without debt

In Canada, a northern climate, we need quality housing. Everyone should be entitled to a dry, warm and cozy place to call home. A responsible person will ensure that he or she has a job and a stream of income to provide for a home. In Canada the tax policies reward home owners. The second most important investment a

person can make, after tuition, is to buy a home. This should be the only purchase you make on credit. Once this mortgage is paid down to close to zero, a line of credit can be acquired to purchase other investments; but these should never exceed 30 percent of the value of the principal asset, the home. Debt creates stress. Every effort needs to be taken to stay away from debt, especially credit card debt.

Banks, Value Village and coupons

Banks provide a valued service to our country and communities. We need them but they will suck you dry if you meet their investment criteria. Never give the bank the last word on borrowing. Always look for alternative financing. Leveraging the assets of family members in negotiating financing rates is always worth investigating. Value Village is a reminder that consumers are fickle; they tire of stuff and get rid of it.



The VanHuizen family.

There are pearls to be found at discount stores discarded by the over-satiated consumers of our time. I don't need to speak to you about coupons; you know their value.

Rest

I love to work hard, but I have discovered that to be efficient one needs rest. The idea of "Sabbath" has been lost to our society. So there are few external reminders that we need to "rest" at least one day a week. Our modern age has brought us huge efficiencies in the delivery of production yet we want to get more and more out of the system. Slow down and smell the roses. If you rest well, you are far more efficient for when you are at work. When I was a principal, I worked very hard at my job five days a week, and that included three evenings. But two days of the seven were owned by the family, not my employer. Rest, like a tithe, places limits on the relentless push to have more wealth.

Health

We often take our own health for granted until someone we know gets sick, dies or is handicapped by an accident. The body is a gift and it needs care. Exercise, rest and nutrition play a huge role in our capacity to live life fully. This becomes more and more important as we age. Obesity is but the latest ailment that foreshadows a huge problem. The proliferation of prescription drugs is another. Consumption habits that marketers have pushed on the unsuspecting are coming home to roost. It used to be cigarettes and booze, but now there are new ways to slay the healthy person. Healthy people generally live productive lives and need less health care. Keep yourself healthy.

Saving Money

I have left saving money to the last. I do believe that your first option has to be

securing a debt-free primary residence. This is a tax free shelter that can grow in value and the increase will not be taxed. However, there are other savings options. I have written about this for teachers at great length. You can find the details at christianteachers.ca/pensionplan.cfm. The RRSP makes good sense if personal income is above \$50,000 and the income tax gained is placed back into reducing the mortgage. For those who are self-employed and the business is doing really well, the RRSP is a very good option. We have done well with Guaranteed Investment Certificates. Another good reason for RRSPs is that, in case of job loss, the money can be drawn out. When income is low, go with the TFSA. You can invest \$5,000 per year.

Employee Pension Plans are provided at some jobs, so these are automatic and can be considered as part of a forced savings plan.

Conclusion

There is a lot more to be said about financial planning and management. As Mom and I quickly approach the retirement years, we can look forward to a stable income and a home that's paid for. We no longer are looking at saving, but we are considering a few new ventures. We consider ourselves both rich and blessed. May you also experience this in your life.

Love, Dad. ➤

Peter VanHuizen is currently Executive Director of the Christian Teachers Association of BC. He has been in education for over 40 years as teacher and principal in Ont. and B.C. He has been married to Jackie for 42 years and they have five children and 10 grandchildren.



Peter and Jackie VanHuizen.

Features

A primer on debt

Wayne DeBoer

I discuss finances with many people at different life-stages. One subject that frequently comes up is managing debt. Debt can result from poor decisions or from events outside a person's control such as an illness or a job loss. With the prevalence of debt loads today, it's important to be aware of types of debt, the true cost of debt and how to manage debt. Especially for those just entering the workforce, a brief primer like this can be an aid to avoid getting into debt problems in the first place.

Any financial instruction should centre on God's ownership of all we have. We manage God's possessions, talents and resources for his glory and we should live that out on a daily basis. Possessions are not sinful, but can lead to sin if their pursuit becomes our focus rather than God's glory. First Timothy 6:10 speaks directly to this: "For the love of money is a root of all kinds of evil." The constant pursuit of "things" can result in debt; we become enslaved to the "things" and also to those who lend us the money to acquire them.

Personal debt loads have been in Canadian news recently. Statistics Canada reports the ratio of debt to personal disposable income passed 150 percent in 2011 compared to 66 percent in 1980! This debt "surge" can be attributed in part to historically low interest rates. Though currently affordable, debt should not be sought out! Here's why. Low interest rates are a result of the recent global financial turmoil. To stimulate economies, central banks reduced interest rates which resulted in "cheap" money that governments, corporations and individuals borrowed to purchase goods and fuel the economy. The long term obligation is still there, though. Spending results in inflation. To manage inflation, the banks will eventually increase interest rates which will reduce spending because borrowed money becomes "expensive." There is more incentive to save money when rates are higher. The coming rising rates will strain people who have borrowed more than they can afford. So it's important to ensure debt loads are manageable – to prepare for the future.

Good debt vs. bad debt

Although credit can be good, it must be used sparingly. How should one evaluate a purchase that requires debt? Too often, the decision to go into debt is based on the monthly payment. But before borrowing, consider whether the debt is "Good" or "Bad." "Good Debt" creates a sustained and measurable improvement in a person's current and future life while remaining affordable. Good Debt could include a mortgage on a house, student loans and even a vehicle loan if the car is required to earn income. Conversely, "Bad Debt" provides short term benefits and is about self-gratification. Items purchased with Bad Debt often depreciate in value instantly while providing no economic benefit. Bad Debt includes money borrowed to buy unnecessary vehicles, vacations, furniture or electronics. Borrowers should be asking these questions: "Will this improve my life in the long-term?" "Is it affordable?" "If I borrow, is there something else I won't be able to afford (RRSP deposits, tuition, etc.)?"

The true cost of debt

Be aware of debt's true cost. Over time a \$100,000 loan costs much more than \$100,000. Two considerations are the interest rate and the time over which the debt will be repaid (Amortization Period). It's easy to see why a higher interest rate results in a higher borrowing cost. Most people understand that a \$100,000 loan at 3 percent interest costs \$3,000 annually, whereas a 6 percent interest rate costs \$6,000. Lower rate = lower cost.

But many, particularly those new to the realm of money management, don't understand how Amortization Period affects the cost. When debt is repaid over a long period, each payment repays less principal. The outstanding debt stays larger and attracts more interest. Most people know how compound interest works in their favour when saving; it works in the bank's favour when borrowing. If I borrowed \$100,000 at 5 percent and repaid the loan over 20 years, my total interest paid would be \$58,000. If repaid over 30 years, the monthly payment would be \$123 less, but the total interest paid would be over \$93,000. Shorter amortization periods result in lower costs.

Debt costs can be minimized by increasing the down payment on a purchase. Another strategy to reduce debt costs is to make additional payments on the debt when you can afford to do so – this also reduces the amount of interest owed over time. When a person has debt, reducing debt is ALWAYS good financial planning.

Debt's costs are not just financial. Financial difficulties frequently contribute to marriage breakdown. Debt creates stress, affecting emotional health. A 2011 survey found 57 percent of Canadians would be financially vulnerable if their paycheque was delayed by a week. When debt payments consume a paycheque, it reduces the ability to save for the future, to give generously to charities and to purchase necessary items.

Christians need to be wise stewards in all financial decisions. Should we purchase a \$500,000 home when a \$250,000 home is adequate? Such questions are never easy. A new car or house might be nice, but will it become a burden if there is a job loss? The house or car isn't the problem – the problem is pursuing a certain standard of living without considering the consequences to our financial well-being.

Managing existing debt

The first step to manage debt is to list all your assets and debts. Beside each debt, write the monthly payment. Next, create a budget that accounts for all monthly income and expenses (including debt payments). Helpful guides are available on the internet.

Review each expense. Is it necessary? If expenses still exceed income after this careful analysis, one of two things must happen: income must be increased or expenses decreased further. Eliminating expenses could mean selling off assets such as a vehicle to pay off debts. These decisions can be painful, but have long-term benefits. The process must be continued until the budget is AT LEAST balanced, but preferably until income exceeds expenses. Start with the smallest debt, and pay as much as possible each month to eliminate it. As each debt is paid, use the funds you were paying towards that debt to pay the next largest debt, a strategy known as the "Debt Snowball." Doing this will give a feeling of success, and provide energy to continue eliminating debts.

Another management tool is debt-consolidation, but this should be done carefully. Consolidation combines ALL outstanding debt (mortgage, credit cards, lines of credit, student debt, etc.) into one single loan that is often secured by property (such as a house). It results in a lower overall interest rate and monthly payment. Although this may ease the debt burden, the debt is not eliminated – it is merely restructured. Watch the amortization period. As

previously noted, a lower payment does not mean the loan is more affordable in the long term. If this approach is taken, DON'T BORROW MORE. Debt consolidation is useless if it leads to more debt; when used properly, it can be an effective strategy to right past wrongs.

Some people may consider bankruptcy. Although this might be necessary in some cases, first seek counsel from family, friends and the church diaconate to work through your problems and create a debt repayment plan. Although we make financial mistakes, as Christians we want to honour our contracts and repay our debts.

Benefits of being debt free

One definition of a budget is "Telling money where to go, instead of wondering where it went." It is difficult to live debt-free in our consumerist society, and debt may be needed at some stages of life. However, when we live within our means and defer purchases, there is simply less stress in our lives. As we discern our motivations and consider our obligations as stewards of what God has given us, we'll have a more holistic understanding of financial security and freedom and the confidence to share our blessings. >

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Features

Mrs. Luther

Melissa Deelstra

After reading biographies of some of the great men of the past, I've come to the conclusion that it was often difficult to be married to one. In his biography of Martin Luther, Richard Friedenthal writes, "Wives of great men scarcely ever have an easy time, either during their lives or at the hands of posterity. If they fail to cope with all the difficulties imposed by a man of genius, they are inevitably traduced, or else attempts are made somehow to equate them with the hero and thus render acceptable a relationship which otherwise seems inexplicable." This is especially true of Katharina von Bora, the wife of Martin Luther.

As a very young girl, Katharina was sent to live in a strict convent where seclusion and silence ruled and friendships were forbidden. Despite her isolation, Katharina became interested in the reformation movement. She contacted Martin Luther and begged him to help her escape the convent. Luther arranged for Katharina and eight other nuns to be hidden among barrels on a covered wagon and brought to Luther's monastery in Wittenberg.

Upon arrival, the women were quickly matched with husbands and homes. While Katharina had interested suitors arranged by Luther, she refused them and insisted that she would marry only Luther or his colleague, Nikolaus von Amsdorf. Luther was hesitant. At 24 years old, Katharina was almost beyond the marriageable age.

She was not beautiful and talked incessantly. She was described as having a longish head, a high forehead, a long nose and a powerful chin. While women of the day were expected to be simple and submissive, she was unusually competent, had a quick tongue and held her own in conversation, even with Luther. In June 1525, despite his initial hesitation, Martin Luther, a renegade monk, married Katharina von Bora, a runaway nun.

Reforming Luther

Friedenthal describes Katharina as the "best wife the difficult man could possibly have found." Luther was so occupied with his religious duties that he cared little for hygiene and housework. After a long day of serving and preaching, Luther would collapse in an old monk's cell to sleep on a bed of rotting straw. Before long, Katharina cleaned up her husband and his bachelor pad. A bathroom, storerooms and a cellar were added to the house while gardens, stables and fields were added to the property. Waking at 4 o'clock each morning, Katharina transformed the Augustinian monastery into a self-supporting estate able to accommodate 20 to 30 people including guests, students, staff and children. She bred, raised and butchered livestock, planted and harvested most of their food and managed a brewery. Katharina earned and saved money almost as quickly as Luther gave it away. The Luther family grew quickly. Katharina

gave birth to six children and took in 11 of Luther's orphaned nephews and nieces.

In time, Luther grew to love and admire his wife. She became his rock, managed his affairs and his household and often nursed him back to health. Following a long day of lecturing, preaching and writing, Luther could come home to a warm dinner, a full house and an adoring wife. He referred to her often as his "dearest," "beloved" or "true love."

Luther once jested, "At home I have good wine and beer and a beautiful wife, or (shall I say) lord." While Katharina was "lord" over all household and business matters, Luther ruled in all things religious. He explained, "A woman's place is in the home. . . . Women talk a lot, but they have no understanding, and when they attempt to speak about serious things, they speak foolishness." On another occasion he declared, "No good ever came out of female domination. God created Adam master and lord of all living creatures, but Eve spoiled it all." Despite his opinion that women in their natural state are inferior to men, Luther was very dependent on Katharina's ability to manage their finances, family and farm. Without his dear Katie, it is doubtful that he would have accomplished as much as he did in his later years.

Luther remains one of the most significant reformers in history. Behind this important man, God placed a great woman. She brought him perspective, peace and



Katharina Von Bora, 1526, by Lucas Cranach the Elder.

the opportunity to dedicate himself to the reformation of the church. Despite the challenge of being married to a man who was married to the church, Katharina von Bora faithfully served her husband, family and God.

Melissa Deelstra is married to Tom and they have a daughter, Hannah. Melissa lives in Chatham, Ont.



The Reformation: some context

Bert den Boggende

The art background

Blame the Reformation on art, especially Michelangelo's. Pope Julius II summoned Michelangelo to Rome from Florence in March 1505 to design and execute his tomb monument. The design was so large that it did not fit the Constantinian St. Peter's basilica, so the pope decided to build a new one. The idea of rebuilding the basilica had been suggested by previous popes, but nothing had come of these proposals. Julius II needed money for the rebuild, and he was constantly involved in warfare, for which he also needed money. As a result Michelangelo worked intermittently on the design for about four decades, causing him much grief. Ironically, while St. Peter's was rebuilt, Michelangelo's much-reduced design was ultimately placed in another church. Warfare and the rebuilding caused so much financial hardship for the papacy that when the next pope, Leo X, died in 1521, the papacy was greatly in debt. Small wonder that this pope scrambled to get more money.

The ecclesiastical background

In 1513 Albert of Brandenburg added the administration of the bishopric of Halberstadt to his archbishopric of Magdeburg. In

1514, already a pluralist, he also wanted to become the archbishop of Mainz. Albert's significant contribution to the rebuilding of St. Peter's induced Leo X to overlook this flagrant irregularity. Albert had borrowed the money from the banking house of Fugger and in order to repay it the pope permitted him to sell a special plenary indulgence in the diocese of Halberstadt and Magdeburg, sharing half of the proceeds with the papacy. The Dominican monk Johann Tetzel was very eloquent in selling these indulgences, but when he came close to the border of Saxony, which he was not allowed to enter, Luther reacted with his now famous 95 theses on October 31, 1517, a date usually regarded as the beginning of the Reformation.

The reforming background

Reforming the church of abuses was nothing new; in fact, it had started with the apostolic church. The long list of reformations includes, among others, the monastic movement against Constantinian worldliness, Francis of Assisi's poverty movement, Wycliffe's theological efforts and Bible translation, Jan Hus' defence of Wycliffe, reforming Councils and the Brethren of Common Life. In the 1490s Savonarola tried to reform the church in Florence, but

while his preaching influenced many, including Michelangelo, he lacked, according to Machiavelli, the political savvy necessary to sustain his theocratic effort and in 1498 he was burned at the stake. Scholars at universities discussed the same issues as Luther raised in his theses. Many agreed with his position, including Erasmus and, ironically, Albert of Brandenburg. Luther's initial attempt of reforming the church from within was really nothing more than an added item of an already long list of reformation attempts.

The social-political background

Protestant theologians may argue that the Lutheran reformation succeeded because the Holy Spirit ensured its success, but early twentieth-century Catholic scholars such as Heinrich Denifle (1917) and Hartmann Grisar (1928) held contrary opinions on this perspective. Modern historians have concentrated on the social-political matrix. The art of Jeroen Bosch (c.1459-1516) reflects a time of hunger, warfare, plague and poverty common in the 15th century. His *Temptation of St Anthony Triptych* (c.1500-5, now in Lisbon) depicts an apocalyptic world in which the tormented thinking of the whole late medieval period breaks loose. It is a world filled with doubt and uncertainty and

angst, an indication of the loosening of the human being from an all-encompassing godly notion. With Columbus' voyage to America, the European world suddenly enlarged and a new earthly reality began to emerge. Luther was fortunate to have a political protector in Frederick III the Wise, the Elector of Saxony, and soon the religious reformation became enmeshed in politics.

Conclusion

Luther's attempt to reform the church from within contributed mightily to the Counter-Reformation. After 1536 Vittoria Colonna, widowed marchioness of Pescara, discussed with Michelangelo various Lutheran ideas, including the supreme necessity of faith alone as the means of salvation, and grace as being acquired by faith. His "new" faith can be observed in his last frescoes, the Sistine's *Last Judgment (Dies Irae)*, unveiled in 1541, and the *Conversion of St Paul* (1542-45) and the *Crucifixion of St Peter* (1546-50).

Bert den Boggende has a Ph.D. in British history and is a retired teacher. He lives in Brooks, AB.



Columns

From the 11th Province

Marian Van Til



Grace. *Sola gratia*. "By grace alone you are saved" – a Reformation hallmark. You surely know the story: a young Martin Luther had believed he was damned; no amount of penance for his sins could, or would, absolve or comfort him.

As he wrestled with the devil (literally, as he described it), the Spirit led him to Ephesians 2. His tormented heart and darkened mind were wonderfully opened.

Luther read: *God raised us up with Christ and seated us with him in the heavenly realms in Christ Jesus, in order that in the coming age he might show the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus. For it is by grace you have been saved, through faith – and this not from yourselves, it is the gift of God – not by works, so that no one can boast. For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do* (v. 6-10).

You know the rest, too: how Luther's "re-discovery" of grace changed history; how John Calvin also played a huge role in that change.

Sola gratia raised a new problem. Do we unredeemed, "desperately wicked" creatures have the capacity to move toward God and "accept" his grace in Christ? Or are our hearts and minds so infiltrated by sin that we are incapable of making that move on our own – doomed if God does not first, mercifully, work in us the desire to seek him?

Jacobus Arminius, a Reformation-era Dutch theology professor, concluded that "the grace sufficient for salvation is conferred on the elect and on the non-elect; that, if they will, they may believe or not believe, may be saved or not be saved." That is: when we decide to, we can come to God and accept the salvation he offers, or not. In modern Catholic terms, we "cooperate" with God in our salvation, thus meriting a greater grace.

Based on Scripture, Calvin adamantly disagreed with both Catholic works-righteousness and with Arminius. Not only is grace an undeserved gift, but God is the sole actor in dispensing that gift. Grace can work in us only at God's behest, through his Word, enabling us to respond to him in faith. What's more, said Calvin, God's grace is *irresistible* (the "I" in the Calvinist TULIP acronym). If God chose me as his own eons before my birth – if I have "been chosen according to the foreknowledge of God the Father, through the sanctifying work of the Spirit, for obedience to Jesus Christ and sprinkling by his blood" (1 Peter 1:2) – then at some point in my life God will work his saving grace in me, enabling me to respond to him in faith and obedience. We can "resist" God's grace only unless or until he wills to overcome our resistance.

Not just dusty doctrine

This isn't merely a dusty, 400-year-old nit-pick. Today, though the Roman church has corrected many of its medieval corruptions,

Grace greater than all our sin

it still believes we cooperate with God in our salvation. And Baptists, Methodists and non-denominational Christians deny irresistible grace (unless they are Reformed evangelicals). Such denial has profound implications for what one believes about God and his sovereignty. (Is he free to do as he chooses in all things, including electing/calling us to salvation, or is he bound by *our* will?)

Ultimately, God's irresistible saving grace is far more than a theological issue. With the 18th century slaver-turned-hymn-writer John Newton we confess, "Amazing grace, how sweet the sound that saved a wretch like me!" But there are two other hymns that succinctly capture the mysterious truth and wonder of irresistible grace, poetically explaining this paradoxical doctrine. Peculiarly, both come from the 19th century, not a time we associate with strong belief in God's sovereignty, divine election and irresistible grace. But the experience of that grace is rightly a precious gift for Christians in all ages to sing of in gratitude and jubilation.

*My Lord, I did not chose you,
or that could never be;
my heart would still refuse you,
had you not chosen me.
You took the sin that stained me,
you cleansed me, made me new;
of old you have ordained me,
that I should live in you.*

*Unless your grace had called me and
taught my opening mind,
the world would have enthralled me,
to heavenly glories blind.
My heart knows none above you;
for your rich grace I thirst.
I know that if I love you,
you must have loved me first.*

(Josiah Conder, 1836. Sullivan's
Church Hymns. Psalter Hymnal # 496)

*I sought the Lord, and afterward I knew he
moved my soul to seek him, seeking me;
it was not I that found, O Saviour true;
no, I was found, was found of thee.*

*Thou didst reach forth thy hand
and mine enfold;
I walked and sank not on
the storm-vexed sea;
'twas not so much that I on thee took hold,
as thou, dear Lord, took hold on me.*

*I find, I walk, I love; but, oh, the whole of
love is but my answer, Lord, to thee!
For thou wert long beforehand with
my soul;
always, always, always thou lovedst me.*

(Anonymous text; Jean Sebelius.
Ps. H. # 498)

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ARTFUL EYE



Boy and dog, oil on board.

HANK JAGT

Here, On the Ground

No, I never really got over the loss of you
though to everyone's relief I'm finally behaving myself.
I make tentative impressions on my days now,
like a child fingerpainting, and am pleased
to see I still have prints, can make a mark with my thumb and fingers.
Life is still sweet and there are new blooms
in my garden with Latin names to learn
and I am noticing again
how the poplar branches undulate in a tango with the wind
while the leaves twirl and make soft sounds
like castanets.
I hear things again:
the sluggish bee sullenly preoccupied with my delphinium;
the waves, pushed by motorboats, reluctantly
slapping the shore;
the sounds of a choir singing spirituals on my tape player;
the snarl of a power saw biting down a tree.
But as you fly ever higher and farther from me
like a kite marking the sky with your brave colours
I stand, ant-like below, knowing
only this slender string connects us
and every tug
wrenches.

~ Marianne Jones

Hank Jagt is an artist living in Petrolia, Ont.
Check out his website at hankjagt.com.



Marianne Jones is a member of the League of Canadian Poets. Her workshop, "Poetry, Music and Metaphor," has been presented to high school classes and literary festivals. Her collection of poetry, *Here, on the Ground*, is available from the author: mariannejones.net

Columns

Getting Unstuck

Arlene Van Hove



The cost of compulsive shopping

Q My spouse and I have been married for two years. I am 24 and he is 28. We both work full-time. When we moved in together after the wedding, I was surprised at the number of boxes filled with various merchandise that he brought with him: from t-shirts to linens to inexpensive art prints. He told me that he keeps tabs on stores that are liquidating, and buys items in bulk to sell at our local flea market for a "tidy profit." While I did not object to his idea at the time, he continues to buy boxes full of stuff but never gets around to selling it. The extra bedroom in our apartment cannot be used because of all his boxes!

I have pleaded with him to stop buying and start selling. But he turns a deaf ear to my frustrations. As a result, he regularly runs out of money at the end of the month. When we married we set up a savings account for a down payment on a home. I have deposited our agreed-upon amount every month, while he often finds himself short of cash and thinks nothing of not doing his share. I told him a while ago, this can't go on! I need my environment to be organized (with a hint of flexibility) since I am also involved in church life and so I am busy. For me, his stacked-up boxes and the general disorganization have become a daily headache. I have told him how I feel several times, but nothing changes. After putting up with this for two years, I am fed up and feel so powerless in this relationship that I have thoughts of leaving him on a daily basis.

A I understand your disappointment in your marriage. And it does seem your spouse is not troubled by your frustrations. So you need a helpful plan.

Your first step is to be up front with him (one more time!) and make it clear that he needs to stop buying and start selling. Ask him if he has an active selling plan. If not, suggest he create one with a starting and a possible ending date. Furthermore, tell him no matter what happens during the month, he must contribute to the savings account as you had agreed.

You also need to let him know you can no longer live this way. Not as a threat, but as to who you are as a person. Let him know his constant accumulation has become a stumbling block for you to the point that you are no longer comfortable in your home. My hope is he will be open to your concerns and feelings.

If not, you are onto step two. It is possible he may have a shopping or accumulation addiction. Unfortunately, addicts lie to themselves as well as to others. Various theorists believe addictions are about attempts to medicate one's emotional pain. And while we often like to think addicts have as many choices as a non-addict, this is not so. Your spouse's ability to choose can be weakened or limited by his physiology and personal history.

Consequently, I suggest you get in touch with an AI Anon-type group in your community and attend some meetings so you can learn about addictions and how to manage yourself as a spouse of an addict. I also suggest you connect with your pastor or someone you trust who has a solid spiritual life. But most of all give yourself time to become knowledgeable, and even curious, about the man you fell in love with so you will have a better understanding of what makes him the person he is today.

Which brings you to step three. Should you learn he has the symptoms of an addict, he will need to be challenged to seek healing so that there is hope for the two of you in the future. My hope and prayer for both of you is to hang in there and move through the struggle for a better understanding of one another, so that this experience will ultimately strengthen your marriage.

Arlene Van Hove (avanhove@shaw.ca) is a therapist and member of the Fleetwood CRC.

Everyday Christian

Cathy Smith



Indebted

Indebted, yes, but not financially. Coffee and Canada AM are my morning staple. There was a ripple in the Force recently when Canada AM became the first show in Canadian broadcasting to feature two women, Beverly Thomson and Marci Ien, as anchoring co-hosts. A sudden vision of Angela and me as their counterparts in a parallel *Christian Courier* universe made me chuckle.

But, humorous self-aggrandizement aside, I owe a debt—a debt of gratitude to all the women who've gone before, women who had the stamina to achieve their goals despite bias and hostility, who made a difference for those who came after. I'm paying my debt in respect, a respect comprised of three distinct components. The first component is *attention*, remembering "what was." I'm not ever taking for granted the educational and career opportunities I've been afforded. Once upon a time they did not exist.

Recently I watched Marci Ien interview Sandra Martin, the *Globe and Mail's* obituary columnist. Martin identifies the life of Bertha Wilson as one of 50 that "changed Canada." Married to Rev. John Wilson, Bertha emigrated here from Scotland. Against considerable objection because of her gender, Bertha pursued a law degree. Eventually she was appointed to the Supreme Court of Canada by Prime Minister Trudeau, the first woman to attain that rank. She ruled on dozens of foundational cases, including the infamous Morgentaler case, but also making legal inroads on behalf of battered women, prisoners and immigrants.

Gail Collins, in her *New York Times* Notable Book, posits that the 1960s represents the tiny sliver of history *When Everything Changed* for women, as her title indicates. She tells the story of Lois Rabinowitz who achieved notoriety in 1960, ejected from a New York City traffic court by a judge incensed at her flagrant disregard for femininity. Rabinowitz was wearing pants. And there were, as Collins notes, many other boundaries: women could not attend medical school or become dentists (because they weren't strong enough to pull teeth), and stewardesses could be fired for getting married.

Collins credits the black civil rights movement for liberating women. Women were far too numerous to be recognized as a "minority group" and far too intertwined with their husbands and sons to ever mobilize effectively on their own behalf, she says, but the civil rights movement birthed a new sensitivity to systemic inequality and created a social momentum in favour of fairness. When the Equal Employment Opportunities Commission was established by President John F. Kennedy, stewardesses were among the first to register their grievances.

Today, as evidenced by Thomson and Ien, there are still firsts for women. I'm thankful for each step forward. I was one of those girls not allowed to wear pants to school in the 60s, except on the bitterest winter days and then only underneath my dress. I was one of the girls who thought being smart meant boys wouldn't like me so I dumbed it down. I was one of those girls who struggled to believe in my own worth and trust my own calling. In my church women were not allowed

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Judge Scolds Woman in Slacks And Charms Her With Gallantry

Says She's Too Attractive to Dress 'Like a Man'—Her Husband Gets Advice

By JACK ROTH
Magistrate Edward D. Cairns took to task yesterday a 28-year-old secretary who appeared in Traffic Court wearing slacks.



"I was one of those girls not allowed to wear pants to school in the 60s," Cathy says. Similarly, in New York, Lois Rabinowitz was ejected from a courtroom for dressing "like a man."

to vote in congregational meetings until 1969 and are still not included in ordained leadership. Nonetheless, today, here I stand, finally and irrevocably convinced that women are stamped with the image of their Creator, equally tasked to fill the earth and subdue it and rule over it.

With regards

So here's the second component: *paying it forward*. I'd taught my students about Bertha Wilson many years ago and continue to take whatever opportunities come my way to inform anyone who will listen about what women have accomplished. I encourage women who might need a companionable and understanding nudge—like my friend Christine, a grandmother who's just been accepted at Osgoode Hall and is studying for her law degree. I'm resolved to resist temptations to dumb it down, placate or give in to prejudice. With a radical gentleness that I hope carries the fragrance of Christ, I muster up the courage to name illegitimate stereotyping when I see it. I'm committed to serving the Lord beyond the fences for the sake of those who come after.

The third component is *saying thank you*. Thank you, May, for showing me "in real time" that a woman can be both a professional educator and a Christian wife and mother. Thank you, Diane, for serving at age 70 as the first woman elder in your church. Thank you, Dad, for modelling equality in an unequal time, thanking Mom out loud in our presence—for the clean bathroom, for hearty meals with two different kinds of vegetables and applesauce, for darned socks, patched jeans and clothes washed on Mondays in a wringer washing machine. For liberation starts at home, and it's not just about women.

Cathy Smith (cathy@christiancourier.ca) is features editor with CC. She lives in Wyoming, Ont.

Columns

Words from
Wild Horses

Kenny Warkentin



Deficits?



If I took an inventory of my life, what would I find? In the material world, we have a bit of money in the bank and we own a home (well, the bank owns most of it), clothes, furniture, art, toys, books, electronics, gardening supplies, decorating supplies, food, photos and the odds and ends that encapsulate our lives as individuals and as a family.

Looking closer, I can see our deficits. Due to poor investment planning and life choices prior to our marriage, we have more debt than savings. My wife Paula and I both left previous same-gender partners and all financial aspects of those unions and started over again in our late 30s. I also followed the Lord's leading into full time ministry and became an urban missionary, which meant raising financial support. Even before our daughter was born, we decided that one of us would stay home and be a full-time caregiver to her. We could view all of this as deficit in our lives. We could look at our financial debts and our desire to get rid of them as huge obstacles. We could also compare ourselves to the infamous Jones; if our focus was to keep up with them, we would fail miserably.

Thankfully, we've come to a place of knowing that our Father will supply us our every need. When we left financial security with previous partners, we knew God was calling us to rely on him for our daily bread and our every need. We had plenty of need and we saw God move powerfully. In this dependence, we learned not to be anxious about anything, but in all our ways acknowledge him and he would direct our steps.

The debt that matters

This summer, everything started to break down in our home. It seemed every time we got ahead financially, we'd be hit with an emergency repair, a bill or something that would set us back. My secret thought (that usually doesn't come out of my head) was this: "What have I done or not done that displeases God, because this must be his punishment to me?" It's interesting that this was my first thought, and that it lingers, even when I know in my heart this isn't truth.

Then I felt as if God prompted me to go to Philippians 4:6, where I was reminded again, "Don't worry about anything; instead, pray about everything. Tell God what you need, and thank him for all he has done."

That prompted me to see what was even more important. I saw all the things he has done for me, for my wife and for so many other people that we know. I sat in awe of his glorious care.

The most important thing that God did was to make a way for me. He made a way so that my debt would be erased, wiped clean. He took all my gender insecurities, sexual sin, deviancy, lies, unfaithfulness, lack of trust and countless other things and he sent his son Jesus to bear everything, to carry the weight of it all. This cost Jesus EVERYTHING. Is all my debt gone? Maybe not in the physical world, but in the spiritual realm, it is totally gone. I am free of shame and guilt and able to walk in the grace, love and mercy of a loving and just Father. Who could compare to him? Nobody. I am thankful even when we are in lack.

At the moment we are car-less. In this place I am called to be thankful. That doesn't mean I have an easy time with not having a car, especially with all that God asks of us, but he is making a way and he knows our need. He knew it even before we had the need. I know the plans he has for us, to give us a hope and a future. I know that he will supply our every need, even a vehicle to drive. I keep seeing that God wants me to take my hands off this need, and instead wants me to wait and see what only he can do. For it isn't about me or us; it is about him and his glory being made manifest in and through every part of our lives.

To the world, this attitude is foolish, but to the Lord it is rich wisdom. We truly are God's blessed children!

Kenny Warkentin (kenny66@gmail.com) works full time as an urban missionary with Living Waters Canada and is an artist and musician. He lives in Winnipeg with his wife and daughter.



Why does Jesus define five bridesmaids as foolish, and five as wise?

Our World Today

Bert Hielema

Till debt do us part:
Ponderings on a parable

In Matthew 25, Jesus starts the parable of the 10 Bridesmaids with "at that time." What time? The previous chapter describes the end of the world, the time when suddenly everything goes haywire. Yet even, "at that time," people get married and life looks normal, not unlike today.

We know the parable of the five wise and five foolish bridesmaids. To me they all look equally qualified. But somehow Jesus makes a definite distinction: five he calls foolish, five he calls wise. The foolish have no extra oil.

What would you have done? Look at it realistically. The wedding is at 3 o'clock, certainly it's all over before midnight. The lights are needed for that short trip to the wedding hall, so until that time the lamps are trimmed low. With a full tank there'll be plenty of oil, with fuel to spare. What did Jesus have in mind when he called the practical teens foolish and the overcautious wise? Today too there are two kinds of people: foolish and

wise, people who think that science will save us and those who expect Jesus to come. Jesus also knew that at the end of our days, oil and debt would be a key element in the world. Jesus has a perfect overview of history, from the embryo beginnings to the pollution-saturated end. Then and now he delayed his coming, with the result that the young girls turned the wedding feast into a slumber party. Finally, at midnight, there was a cry, "There comes the Bridegroom. Wake up to meet him." The parable portrays the practical reality of life: the unexpected does happen. It happens all the time. Fish stocks collapse. Ozone layers disappear. Entire regions lose their pine trees to a tiny beetle. Arctic ice is melting at a record rate. Suddenly the doomsters have substantial evidence for their message. The unexpected does happen. "Then all the maidens rose and trimmed their lamps." They straightened out their dresses, quickly combed their rumpled hair, turned to their lamps and five of them discovered that they have practically run out of oil. They are no longer ready to welcome the Bridegroom. All the wick-trimming in the world, all the shaking and trying is useless. Their lights are dead: the oil is gone. The always reliable, punctual bridegroom was late for his own party. What does this all mean?

The door was shut

"While they went to buy, the Bridegroom came, and those who had the extra oil went with him into the marriage feast and the door was shut. Their debt was paid. When the others came, knocked and said, 'Lord, open up.' But he said, 'Sorry, I don't know you, your debt is not paid.' Suddenly there is a parting of ways, due to debt. Isn't that a strange reply? The Lord doesn't say, 'I have never called you, or I have never loved you.' No, he says, 'Listen, you have never bothered to get to know me. You ignored my signature on creation, turning your pious pronouncement of 'hallowed be thy name' into a blasphemy. That's why I now reject you. You followed the commonly accepted, pragmatic way. Sorry, I now don't know you.'"

In this age of instant solutions, instant heating and cooling, we expect instant salvation and an instant Jesus. Life doesn't work that way: a marriage, a faith, a friendship and one's life in Christ all take a long time maturing. Jesus has come late to give us more opportunity to see what is good and what is bad in this world, so that we can avoid errors later.

In this late hour of our present civilization, the remaining time is of the utmost essence. How do I utilize this last hour before entering the wedding hall? There is a curious word in the last verse of Matthew 5. The Greek word there is *teleios*, which is translated as "perfect." "Be perfect as my Father is perfect." Of course, we can't be perfect. But we can be *teleios*, of which a better translation is "all inclusive," "holistic," having the *telos* (Greek for End) in mind. In everything we do we must contemplate its final destination: will it pollute and so help Satan who wants to destroy creation, or will it help the coming of the kingdom, the new creation?

The parable shows that the end times are different for Christians, requiring a different view on life. We must – the church must – explore ways to understand the creation-killing lifestyle we are engaged in and try alternatives, so that we can prepare ourselves for life eternal. Perhaps, given the urbanized world we live in, all we can do is to constantly make an effort to understand what we are doing and have done to God's earth, try to make amends, and pray for forgiveness where we fail, knowing that Jesus paid the debt and made us free.

This column can also be found on hielema.ca/blog. His e-mail is bert@hielema.ca.

Features

On the money

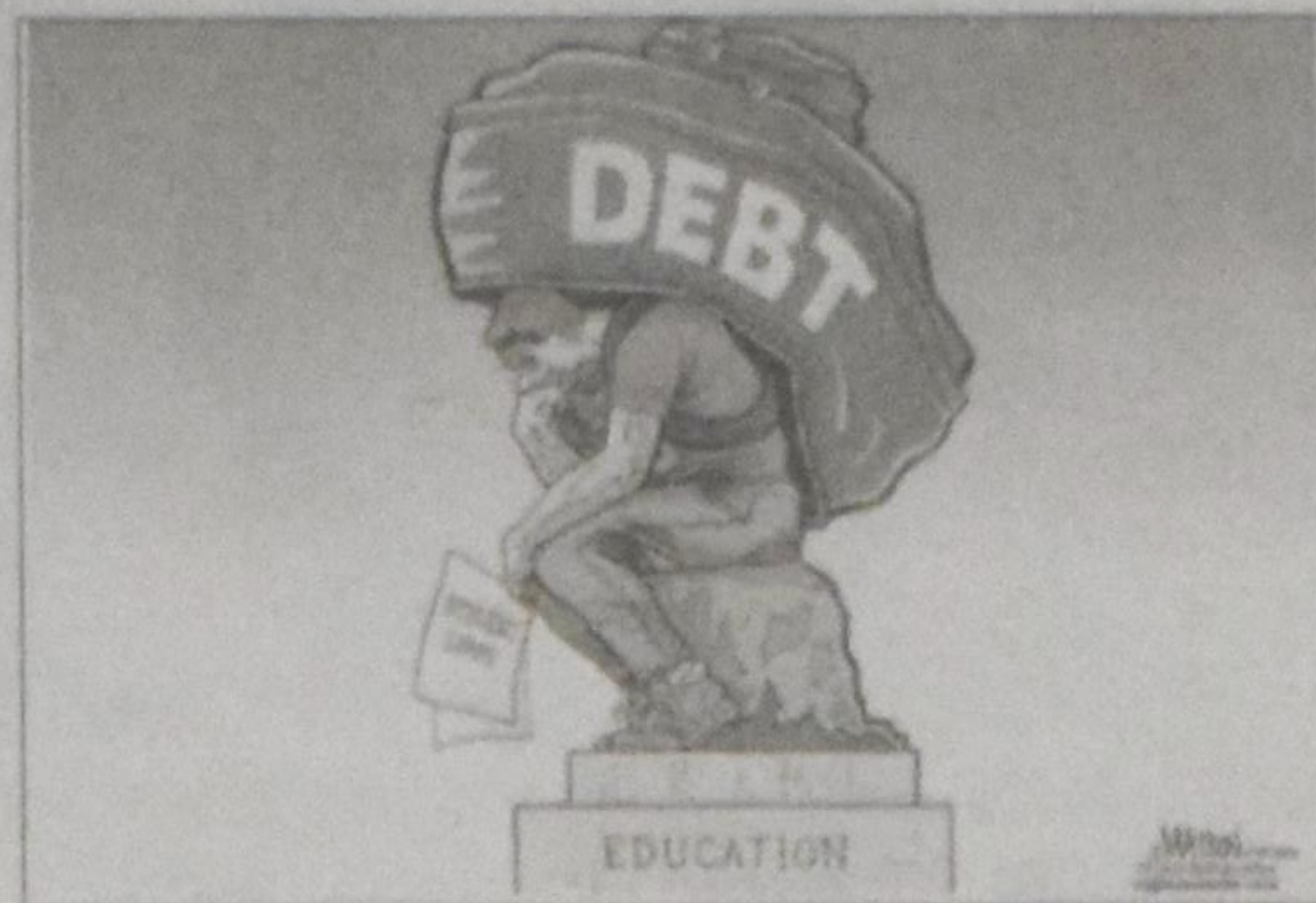
This article originally appeared in *Comment* magazine, the opinion journal of CARDUS: www.cardus.ca/comment.

Paul Mills

We are adrift in a sea of debt, and people and states are beginning to drown, showing again the dangers that debt-based financial systems pose to savers and taxpayers. The time is ripe for an incisive, systemic – Abraham Kuyper would say architectonic – reformation of global financial regimes, a reformation that Christians, in particular, should be championing. Scripture, particularly the Old Testament, arms us with alternative applications of principles. These can be extended into a relational critique of debt-based finance and let us propose practical personal, ecclesial, and public financial reforms.

We can start with the use of debt in the Old Testament, where we first learn that lending freely to those in need is an act of love and neighbourly kindness. Leviticus and Deuteronomy both promise blessing to those who freely lend. In fact, interest-free loans seem to be a central part of the OT welfare system. The repayment of debt was a serious obligation, and it was a duty of shalom to keep one's oaths and to honour repayment. Indeed, being in debt was tantamount to servitude itself. By entering into debt, the borrower was sacrificing his liberty to the lender, creating a bond – or entering into “bondage.” A society that idolizes liberty while enslaving itself in personal and public debt is blind to the irony of its actions. God's ideal is that everyone made in his image would be free of obligation, in order to exercise genuine stewardship. This is the principle behind the Jubilee laws and the periodic cancellation of debts which combine to foster a true “ownership society” in which all had access to property and the means of production, debt-free, at least once during their adult lives.

This marks a significant change in attitude toward interest, equity, partnerships and rent. Interest, for example, has been almost universally prohibited in Christian society for much of the Church's history, given its stark condemnation in the



OT. Jesus himself, in the Parable of the Talents, characterizes the taking of interest from bank deposits as “reaping where one hasn't sown” (and, as such, inherently exploitative); it is what “hard” men do. By contrast, financial investments that explicitly share profit and loss through partnerships are encouraged.

The distinction here is in how risk is allocated. In a loan, ownership of the item lent and its obligations is transferred to the borrower, whereas in a profit-share partnership or rental contract, the ultimate risk remains with the original supplier. A return on financial investment is only justified if legal ownership is retained, with the concomitant risk of loss. In contrast to Marx's “labour theory of value,” the OT distinction rests on a “risk and responsibility theory of capital” – financial investment must “earn” its return by directly bearing the risk of ownership.

Compare this to debt finance, which embodies the belief that future risk can both be assessed and priced. The lender knows the potential for default exists, but believes that the value of the security and

the pooling of risk should ensure that the interest charged covers losses. This means debt finance works well when all is calm, but its inherent fragility becomes obvious when crisis strikes – as it inevitably does. A debt system amplifies crises and their costs.

God's intent

While debt finance often boasts relational simplicity (for example, between the borrower and the lender), 2007 proved this is less than a half-truth of how the system really works. Debt-based systems and the banks that facilitate them only survive by passing costs onto ill-informed or powerless third parties. These may be creditors in bankruptcy; taxpayers, through subsidizing corporate indebtedness; taxpayers (again), bailing out and subsidizing banks and other borrowers that are “too big to fail”; taxpayers (once more), bailing out whole countries threatening default; savers required to accept low, if not negative, rates of return to bail out borrowers further; future generations of taxpayers who are grossly indebted without a say in the matter; and holders of currency who see central banks cranking the printing press to prevent their holdings from actually gaining in real value, all to stop the house of debt from collapsing.

This gets to the heart of the case. The

Bible may consistently condemn taking interest on a loan, but ultimately it does not give a reason for its prohibition. Economically speaking, we might say it does so for sound reasons. By severing the relationship between lender and borrower, the debt-based system economizes on costs in the short term by passing future costs onto third parties. Its very survival depends on it. If, instead, we arranged finance on a contingent (equity) or real-asset (rental) basis, the capital could absorb fluctuations in the profits and prices without doing wider damage. There would still be economic cycles, no doubt, but these would not be amplified by the debt cycle, and the system could survive with long run price stability.

Let me suggest some ways to apply this analysis. At a personal level, clearly the ideal is to be debt-free. If you are buying a home, find a way to avoid a mortgage or to minimize its size. Invest locally, with concern for the long-term viability of our immediate economy. Worry less about immediate return, and more about the why of your investment, its relationships and your place in them.

Churches clearly need to lead by example, raising interest-free loan funds in addition to providing grants to those in need. Longer-term savings held by the

... Continued on p.19

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Birth

We give thanks to God for all of his blessings!
James & Jantina Ellens
joyfully welcome their first child
JACOB HENRY
Born September 21, 2012
Seventh grandchild for Jake & Anne Ellens
First grandchild for
Pastor Ken & Mary Ann Benjamins,
all of Brantford, ON
*From the lips of children and infants
you have ordained praise.* Matt. 21:16

Birthday

90th Birthday

Tena Batterink (Fluit)

It is with praise and thankfulness to God that we announce the 90th birthday of our dear Mom, Grandma, and Oma on October 30, 2012.
We love you and wish you God's continued nearness and care.
Ed and Mary Faber – Strathroy, Ont.
Annette Westra – Surrey, B.C.
Len and Nienke Batterink – Rocky Mountain House, Alta.
Clarence and Jeri Batterink – Hamilton, Ont.
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*Even in your old age and gray hairs
I am He who will sustain you
I have made you and I will sustain you*
Isaiah 46:4
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Obituaries

1914 2012
Sybrand Koole
Passed to his new home in Glory on October 8, 2012 after a very brief illness.
Father, Opa and Grand Opa to:
Joe & Joan – Toronto
Jani & Andy – Oro Station
John & Juanita – Shanty Bay
Cor (†2005) & Dianne – Chatham
Dora & Nick – Thornton
Margaret – Kitchener
17 grand-children
and 29 great-grand-children.

Rejoice in the Lord Always. (Phil 4:4)
Mom (†2001) & Dad's wedding text - 1939.
Brampton, Ontario.

Nov 1, 1951 – Sept 24, 2012
Safe in the arms of Jesus.
The Lord took to Himself our much loved brother, brother-in-law, and uncle.

Bert Huisman
Beloved husband of Jean and cherished Father of his children and the grandchildren's Opa.
Remembered with love by:
Agnes and Hank Puurveen,
Nelly and Albert Hagen,
Ralph and Hilda Fledderus,
Gary Kroezen,
and his nieces and nephews.
Predeceased by his parents,
Bert and Mary Huisman
and his sisters:
Theresa Fledderus,
Ria Kroezen

Correspondence address:
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Sept 15, 1929 Sept 20, 2012

Psalm 23
Promoted to Glory at the age of 83

Teunis Vink
Survived by his loving wife Jacoba of 55 years.
Dad, "Pa". Grandpa will be greatly missed by;
John and Joanne Vink – Jordan Station, Ont.
Brenda and Josh Van Berkel,
Cheryl and Joshua Throop.
Gene and Patricia Horz – Grand Forks, B.C.
Edward and Cora Vink – St. Catharines, Ont.
Gillian and Trevor Kerr,
Jessica, Peter, James and Trisha.
Survived by his brothers, Jan & Marian (Holland), Frans & Annette (B.C.) and sister Ina (Holland).

Please mail any correspondence to:
Jacoba Vink
SHALOM GARDENS
401-12 Bartlett Ave
Grimsby ON L3M 0A2
In memory of Teunis, if so desired, donations can be made to McNally Hospice in Grimsby.

Geert (George) Van Der Ploeg
Peacefully on Thursday Oct.4, 2012 at Extendicare in Port Hope, in his 87th year.
Beloved husband of Lutske "Lucy" Van Der Ploeg (nee De Graaf).
Loving father of Florence (Peter Jesshope†), Danny (Shirley), Jerry (Janet), Dick (Melissa), Frank, Jane (Jim Deagle), Mary (Brian Flaherty), and his special family Ron, Kees and Sappy.
Dearly missed by his 11 grandchildren and 19 great-grandchildren.
Beloved son of the late Jantje (nee Haayema) and Douwe Van Der Ploeg.
Predeceased by his brother Dirk, and his sisters Dorothy and Coba.
A Funeral Service for Geert was held at Grace Christian Reformed Church, Cobourg.
If desired, donations may be made to the Alzheimer's Society.
Condolences received at MacCoubrey.com.

Jantje Kok
Oct. 22, 1907 ~ Sept. 27, 2012
*I lift up my eyes to the mountains,
where does my help come from?
My help comes from the Lord,
the Maker of heaven and earth.*
Psalms 121:1-2
Jantje Kok, age 104 years, passed away peacefully with family by her side in Thunder Bay Regional Health Sciences Centre on Thursday, Sept.27, 2012.

Jantje was born Oct. 22, 1907 in Stiens, the Netherlands. She came to Canada in 1951 to Winnipeg before settling in Thunder Bay. She enjoyed keeping her hands busy, in particular her love was needle point, crocheting, knitting and puzzles. Jantje's life was dedicated to her family, especially to all of her grandchildren, whom she adored. She also had a very strong faith and was a life long member of Bethlehem Christian Reformed Church.

Survived by her children Teena (Henry) Ryzebol, Max (Ada), and Briana Meems; 12 grandchildren, 33 great-grandchildren and 2 great-great grandchildren as well as a brother in South Africa.

Predeceased by her husband Louis; son Dirk (Netty) and great-grandaughter Jasmine.

Funeral services were held in Bethlehem Christian Reformed Church with Pastor Al Postma officiating.

If friends so desire, donations in memory of Jantje to the Thunder Bay Christian Community Centre would be greatly appreciated.

Correspondence: Max Kok
429 Elliott Street
Thunder Bay ON P7A1N4

Events	Personal
Colours in music and song Crafted by Harold De Haan, Laura Pin, the Ambassadors and the congregation. On Saturday Nov. 3 at 7:30pm at Mt. Hamilton CRC, upper Wellington & Stonechurch Rd. Freewill offering, free parking. We plan a happy singalong. Come with your friends. Info at 905 389 2104.	"Young" Christian lady in her mid 50's, with energy and a zest for life seeks to meet a genuine, outgoing man for friendship and possible relationship. Should this spark interest please respond to: File #2774 c/o Christian Courier 2 Aiken St. St. Catharines ON L2N 1V8

Terrace CRC of Terrace, BC will celebrate its **60th Anniversary Saturday, Nov. 3, 2012** commencing at 5 pm. with a **special banquet**, followed by a celebratory evening service.
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Events/Advertising

CALENDAR OF EVENTS

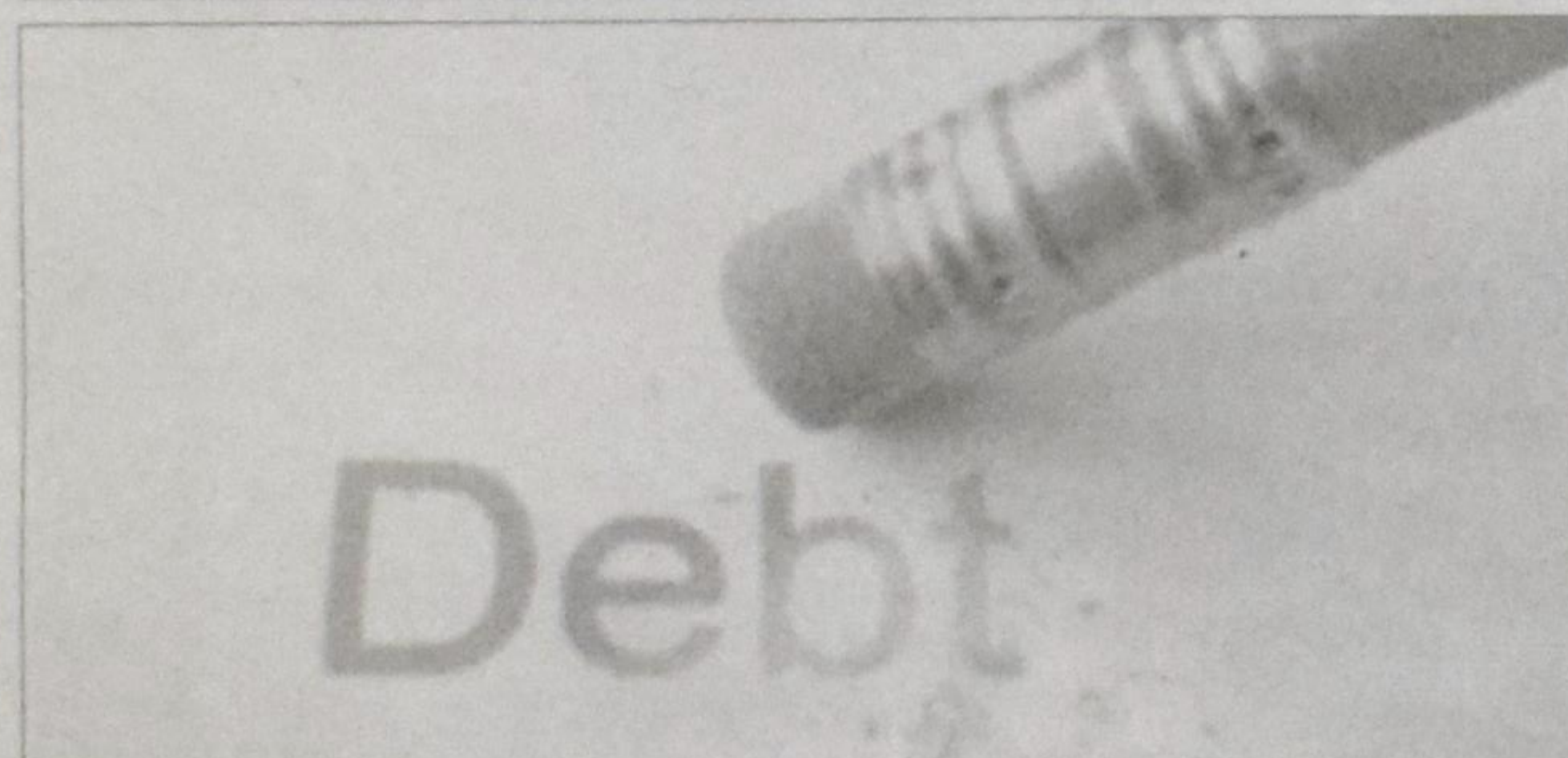
Oct 28 Dutch Service will be held in the **Ancaster** CRC at 3:00 p.m. Rev. Herman Praamsma will be preaching. DVDs available.

Nov 2 Christian Festival Concert **Toronto**. See ad for more details.

Nov 3 Terrace CRC of **Terrace**, BC 60th anniversary. See ad p. 16.

Nov 3 Colours in music and song, crafted by Harold De Haan, Laura Pin, the Ambassadors and the congregation. 7:30pm at Mt. **Hamilton** CRC, upper Wellington and Stonechurch Rd. Freewill offering, free parking. We plan a happy singalong. Info at 905 389 2104

Nov 10 Listowel & District Right To Life's Annual Silent Auction & Fundraiser Dinner. Bethel CRC, **Listowel**. See ad p.16 for details.



On the money . . . continued from p.16

church should be held principally in property or equity, with close knowledge of the economic ends to which those resources are put. In North American churches, debt counselling should become a serious and committed concern.

Publically, we must work to dampen the debt cycle in heavily leveraged sectors (principally commercial property) by eliminating the tax subsidy for debt, which would put a break on the growth in size of companies and eliminate much of the business model of the private equity industry. Banking reform has been moving in the right direction. Banks must be simple enough to be capable of swift sale or closure; larger institutions should be forcibly broken up or penalized so heavily for their size that they voluntarily shrink. Any for-profit institution that is "too big to fail" is "too big to exist," and is a cancer eating away at the moral basis of the market system. We need to develop non-debt forms of house finances (notably lease-to-buy) through removing any remaining tax subsidies on mortgages (as in the U.S.). And governments must commit inter-generationally, by constitution or legislation, to a falling debt-to-GDP ratio, with independent monitoring and accountability.

God intends for those made in his image to enjoy freedom and stewardship. Instead, we indebt ourselves and others, inverting our moral and common sensibilities in the process and repeating the same mistakes time and again. But God's intention was not only to show us how to achieve financial liberation. Rather, his ultimate purpose was to embody the gospel principle of debts forgiven and debt-slaves redeemed. Christ cancelled our debt on the Cross. Christians should seek a debt-free future for ourselves, our churches, and our society – to point to the reality of the truly debt-cancelled life.

Paul Mills started taking the Bible seriously about money, debt and interest in the late 1980s. Mills' greatest current temptation is that of Jonah outside Nineveh, contemplating the unfolding judgment with excessive relish.



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News

Christian work ethic mitigates crushing student loans

Anna Visser

The numbers are staggering. According to statistics, students in Canada have collectively gathered over 20 billion dollars in student debt; in the United States, the number passes one trillion. Nearly 20 percent of American households hold student debt, and outstanding student debt has surpassed that of credit cards, coming in second only to mortgages as the largest societal debt.

Students graduate from college with anywhere from \$20,000 to over \$100,000 worth of debt, and they have to spend the next 10 to 20 years pinching to make ends meet and to alleviate themselves from the crushing debt they've accumulated. To top it off, the job market is so shaky that they may not even be working within their field as they struggle to pay the bills. Some are forced to take two or three jobs, or live in their parents' basement so they can even begin to make a dent in the payments.

To add to the problem, more people are attending university (it's next to impossible to find a job without an education),

and more people are attending graduate school (it's next to impossible to stand out in any field without at least a master's degree) and therefore accruing even more debt and financial instability.

"Going to college used to be a privilege. Now it is something required to even get a low paying job," says Rachel Roozeboom, a 2009 graduate who has recently decided to go back for more schooling. "At what point do tuition prices cease to rise and at what point do people stop going to college because the reality is the debt is too much for some to bear?"

Roozeboom goes on to note that "adolescence is spreading out longer and longer. Thirty is the new 20 . . . it seems like that age group is more dependent on others than ever before." It can take years to become comfortable and established in a job, in a neighbourhood, in way of life. And carrying student loan debt into middle age affects all of society. University graduates are forced to wait longer to make major purchases such as cars and homes, and they also hesitate to begin families.

According to Dordt College grad Joel Sikkema, this is one of the biggest implications for Christians. When you have to delay starting a family, you also delay having the opportunity to pass on your values and to train others in your faith. For him, this is one of the most important aspects of family life, and it is also one of the things he appreciates most about his college education. At Dordt, he feels he had the opportunity to grow and develop his sense of engagement in the world. He admits that it would have been nice to put a bigger down payment on a house, and it would be nice to have a car that isn't twelve years old, but his degree in Engineering has opened up opportunities for him to do fulfilling work and engage his passion. "It's worth it, because when you think about it, a car only depreciates in value."

Debt prevention

Plenty of other students share Sikkema's opinion. "I think my education is worth it . . . it's not necessarily about learning factual information. I think that I am learning more about myself and growing closer to God and that's what's important," says third-year Redeemer University student Jarrad Saarloos. "[Paying off my loans] did concern me for a while, but I realized that God will honestly provide."

Calvin student Tyler Minnesma also agrees: "I think that Calvin is worth the money. . . . [If] I compare it to other universities in Ontario, which are around \$15,000 a year, I won't have to pay that much more debt than other universities."

According to Michael Epema, Director of Financial Aid at Dordt College, Minnesma isn't wrong. Though schools like Redeemer, Dordt and Calvin have ugly price tags (\$21,000; \$31,000, and \$36,000 per year, respectively), they also put a lot of resources into helping students cover costs through scholarships, loans and work-study programs. In fact, the average debt for a Dordt grad is \$21,900, which is comparable to and even better than surrounding public institutions.

Part of the difference, according to Epema, is the Christian work ethic. Students in Christian institutions have been brought up with the mindset that you don't borrow if you don't need to, and if you do, you pay it back as quickly as possible. It is for these reasons as well that Epema hesitates to call student debt a "crisis." "Something to watch, yes, but 'crisis' might be a bit much . . . responsible families keep it from being a crisis."

Living frugally

Dordt senior Alena Schuessler-DeYoung agrees: "To us in the Dordt community, I think debt is a given." Alena and her husband Brian, also a senior, will graduate with an estimated \$50,000 in debt, but they are not too concerned. "Once our loan payments get figured into the budget, we can depend on a regular payment with-



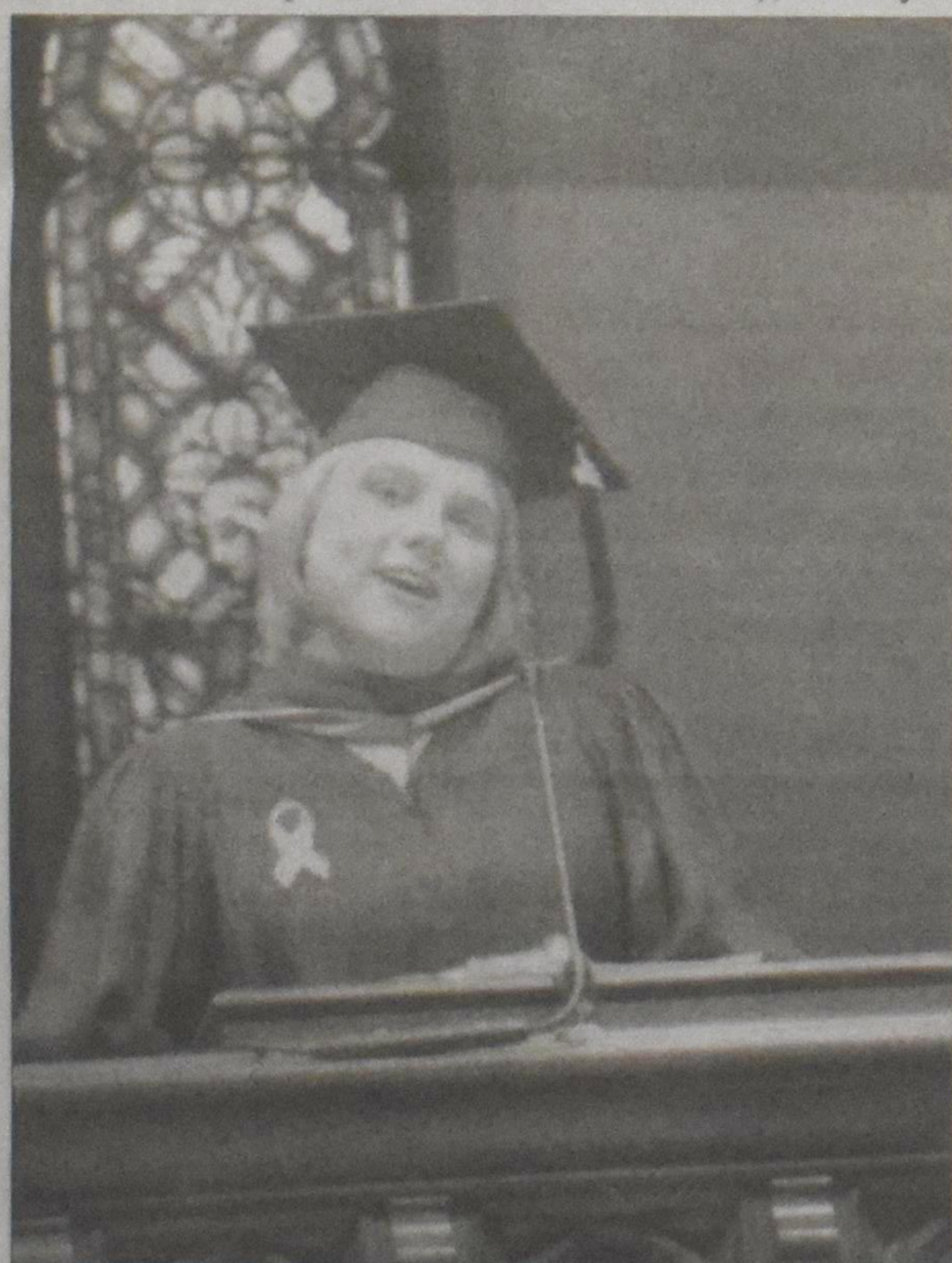
Calvin student Minnesma sees his tuition as comparable to public schools.

out fluctuation." Sarah Hoogendoorn also said that sacrifices come with the territory of student debt. A graduate of both Dordt College and Western Theological Seminary, Hoogendoorn graduated with about \$60,000 of debt. "I just live on a really tight budget. I make about \$2,600 a month and I usually send about \$900 [to pay off loans]. . . . Most of the rest goes to paying the bills."

This isn't to say that debt isn't an issue, or that the implications of student debt are disproportionately represented. It is true that college graduates are struggling to find jobs, to obtain housing, to make ends meet and to get out of debt. It is true that high school students entering university are sometimes ill-prepared or unaware of what the costs will be. It is true that the educational system is contributing to ever-widening class distinctions.

But it is also true that education is valuable, and that there are methods for handling debt. "The numbers are scary," Epema says, "but college education is worth much more than a car. Live like a pauper in school, work hard, borrow less, and you won't have to after you graduate."

Anna Visser of Ingersoll, Ont., is a Junior at Dordt College where she is majoring in music and English. She is currently doing her best to live like a pauper without resorting to an all ramen diet.



Hoogendoorn graduated from Western Theological Seminary \$60,000 in debt.

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